



e-Suitability

User Guide

Standalone Amber Lite software version

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1 Entering new client record details

Launch the Amber Lite application by double clicking the icon on desktop.

The following screen then appears:

The screenshot shows the 'Amber Lite - Address Book' application window. The menu bar includes 'Client', 'Search', 'Partner', 'Go To', 'Update', 'View', and 'Help'. The toolbar contains icons for New, Edit, Save, Cancel, Delete, and navigation. The 'Client Details' section on the left contains the following information:

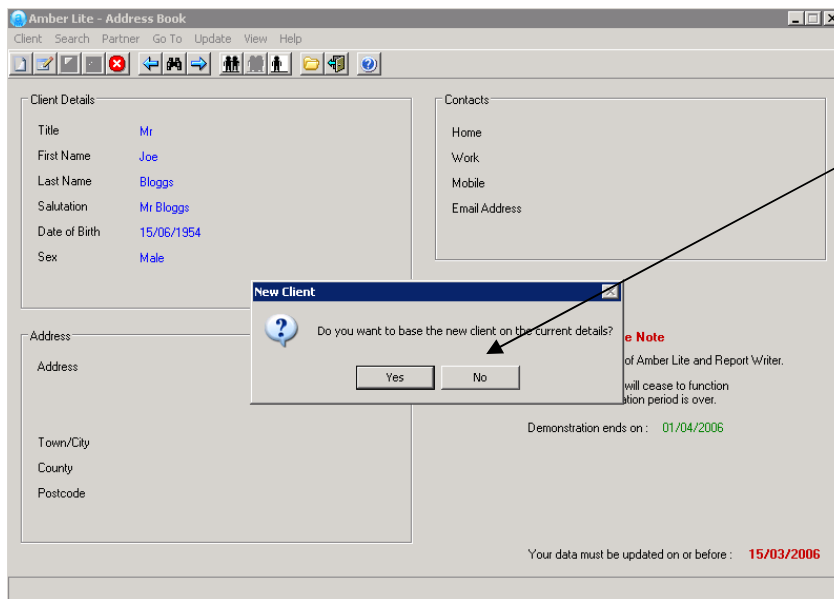
Title	Mr
First Name	Joe
Last Name	Bloggs
Salutation	Mr Bloggs
Date of Birth	15/06/1954
Sex	Male

The 'Address' section on the left has fields for Address, Town/City, County, and Postcode. The 'Contacts' section on the right has fields for Home, Work, Mobile, and Email Address. A 'Please Note' message in the center states: 'This is a demonstration version of Amber Lite and Report Writer. These applications will cease to function once the demonstration period is over. Demonstration ends on : 01/04/2006'. At the bottom, it says 'Your data must be updated on or before : 15/03/2006'.

Create a new client by selecting the drop down menu shown below:

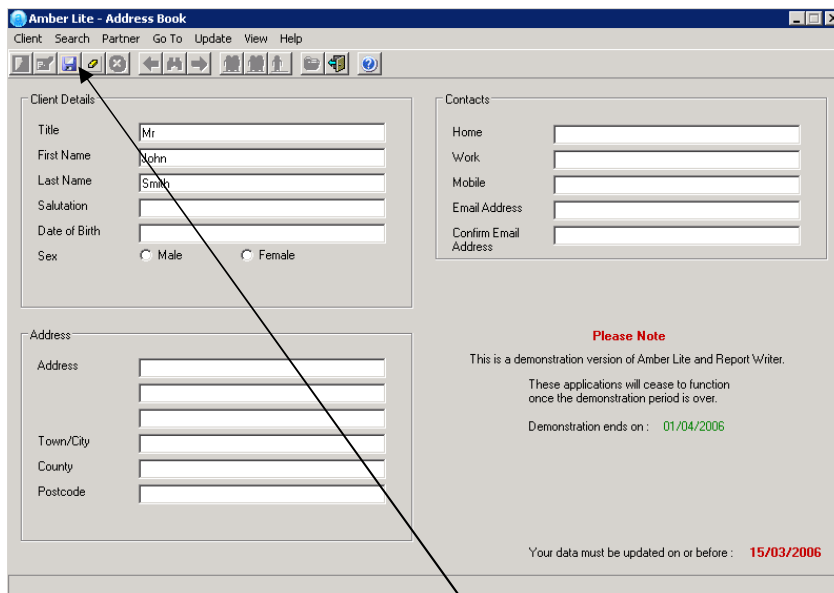
This screenshot shows the same application window as the previous one, but with the 'New' option selected from the 'Client' menu. The 'New' menu is open, showing options: 'New', 'Edit', 'Save', 'Cancel', and 'Delete'. The rest of the application window, including the client details for Mr Joe Bloggs and the 'Please Note' message, remains the same.

If the dialog box as shown below appears, confirm selection by clicking “No”.



Enter client details – Title, First Name, Last Name and Address are required to make Report Writer work properly. However, you may enter more information if you wish.

Entry of address details will be required only if you intend to use the Needs and Demands Letter function or the auto generated covering letter feature in the suitability report.



Then complete by clicking the “Save client details” button.

The screen returns to the Amber Lite - Address Book window.

Amber Lite - Address Book

Client Search Partner Go To Update View Help

Client Details

Title

Mr

First Name

John

Last Name

Smith

Salutation

Date of Birth

Sex

Contacts

Home

Work

Mobile

Email Address

Address

Address

Town/City

County

Postcode

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on : 01/04/2006

Your data must be updated on or before : 15/03/2006

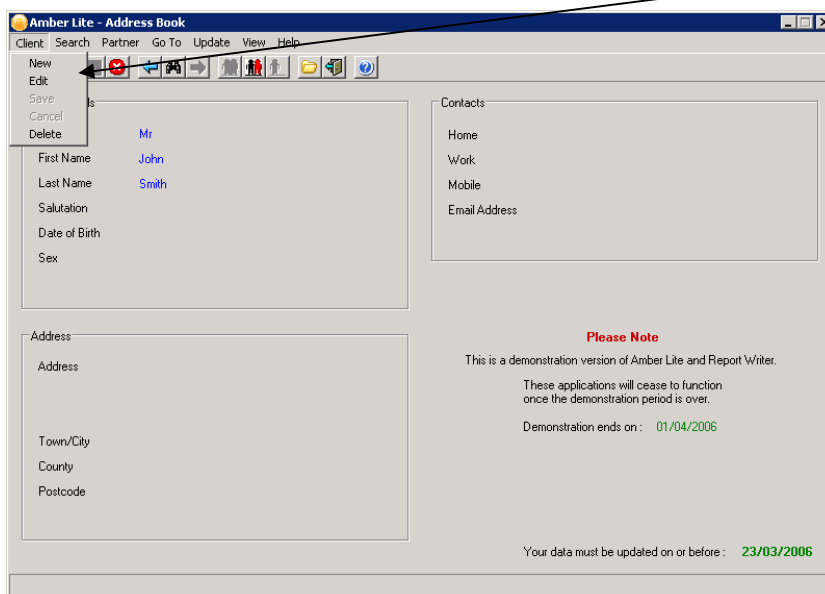
2 Entering new partner record details

Report Writer stores all names as individual records. This allows for maximum flexibility as it is then possible for any two names to be joined in a joint report.

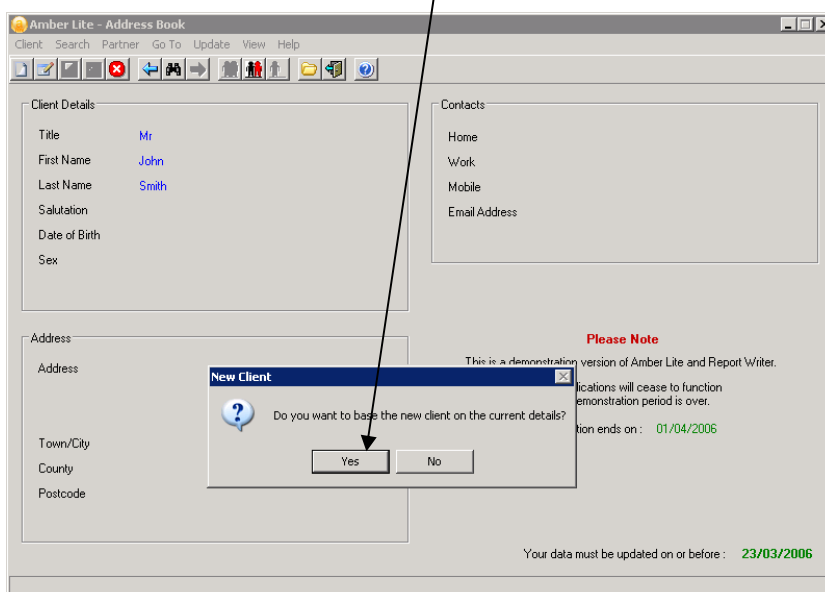
Report Writer allows you to make a link between individual records for the purposes of producing joint reports.

In the previous example, we created a record for John Smith. Now, let's create a record for Jane Smith.

To do this, open a “New” client from the drop down menu shown.



In this instance, select “Yes” to the dialog box that appears:



Now type in Jane's details.....

Amber Lite - Address Book

Client Search Partner Go To Update View Help

Client Details

Title

First Name

Last Name Smith

Salutation

Date of Birth

Sex ☐ Male ☐ Female

Address

Address

Town/City

County

Postcode

Contacts

Home

Work

Mobile

Email Address

Confirm Email Address

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on : 01/04/2006

Your data must be updated on or before : 23/03/2006

..... like that shown below.

Confirm the input by clicking the “Save client details” button.

Amber Lite - Address Book

Client Search Partner Go To Update View Help

Client Details

Title Mrs

First Name Jane

Last Name Smith

Salutation

Date of Birth

Sex ☐ Male ☒ Female

Address

Address

Town/City

County

Postcode

Contacts

Home

Work

Mobile

Email Address

Confirm Email Address

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on : 01/04/2006

Your data must be updated on or before : 23/03/2006

3 Joining client and partner to create a joint record

In the previous section we created an individual record for Jane Smith.

Now, let's join it with the individual record of John Smith. This will allow us later to prepare a joint suitability report.

To do this, click the “Select a partner for the current client” icon which is red and black people in silhouette.

Amber Lite - Address Book

Client Search Partner Go To Update View Help

Client Details

Title Mrs

First Name Jane

Last Name Smith

Salutation

Date of Birth

Sex Female

Address

Address

Town/City

County

Postcode

Contacts

Home

Work

Mobile

Email Address

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on : 01/04/2006

Your data must be updated on or before : 23/03/2006

The Client Search box appears. Click the “Search” button.

Client Search

Search Criteria

First Name

Last Name

Postcode

Date Range

to

from

Date Type

☒ Date of Birth

☐ Last Updated

Search

Clear

Search Results

Name	Partner	SP	Date of birth	Postcode	Address
------	---------	----	---------------	----------	---------

OK

Cancel

Select the client to which we want to join – in this example it is John Smith.

Client Search

Search Criteria

First Name Date Range to

Last Name Date Type ☒ Date of Birth ☐ Last Updated

Postcode

Search Results

Name	Partner	SP	Date of birth	Postcode	Address
Mr Victor Allen		X	../..../..		
Ms Chantal Allison			../..../..		
Mrs Jenny Bloggs	Mr Joe Bloggs	X	12/03/1959		
Mr Joe Bloggs	Mrs Jenny Bloggs	X	15/06/1954		
Mrs Jane Doe		X	../..../..		
Mr Sandeep Joshi		X	21/06/1965		
Mrs Penny Piper	Mr Peter Piper	X	01/02/1965		Asdfasdf
Mr Peter Piper	Mrs Penny Piper	X	12/01/1961		asdfasdf
Mr John Smith		X	../..../..		

And click the “OK” button.

Client Search

Search Criteria

First Name Date Range to

Last Name Date Type ☒ Date of Birth ☐ Last Updated

Postcode

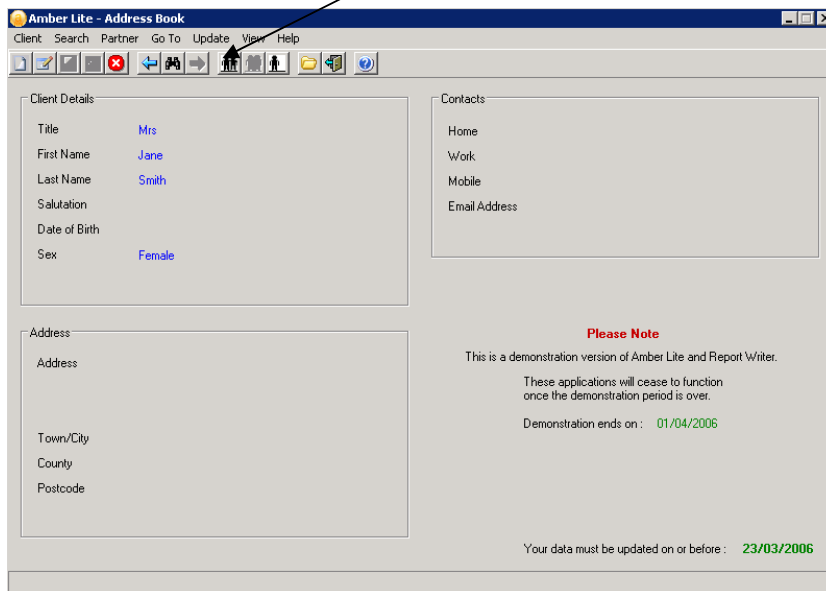
Search Results

Name	Partner	SP	Date of birth	Postcode	Address
Mr Victor Allen		X	../..../..		
Ms Chantal Allison			../..../..		
Mrs Jenny Bloggs	Mr Joe Bloggs	X	12/03/1959		
Mr Joe Bloggs	Mrs Jenny Bloggs	X	15/06/1954		
Mrs Jane Doe		X	../..../..		
Mr Sandeep Joshi		X	21/06/1965		
Mrs Penny Piper	Mr Peter Piper	X	01/02/1965		Asdfasdf
Mr Peter Piper	Mrs Penny Piper	X	12/01/1961		asdfasdf
Mr John Smith		X	../..../..		

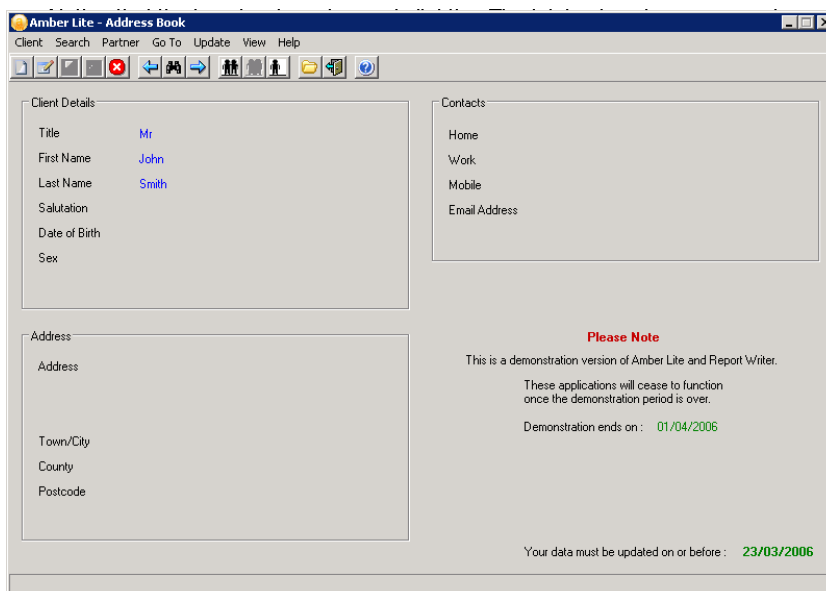
The screen returns to the Amber Lite - Address Book window.

Notice that the icon bar has changed slightly. The joining icon is now greyed out and two others have become operable. These allow you to remove a join and check which records are connected.

To check we have successfully joined John Smith with Jane Smith – click the “Go to the current client’s partner” icon which is black and two people in silhouette.



Notice that by repeatedly clicking this button, you can flip from one person's details to the other.



Remember – the name showing on the Amber Lite - Address Book window will be the “lead” individual for report writing purposes.

With John Smith's record showing, a report styled, "John Smith and Jane Smith" will be created.

The screenshot shows the 'Amber Lite - Address Book' application window. The menu bar includes 'Client', 'Search', 'Partner', 'Go To', 'Update', 'View', and 'Help'. The toolbar contains icons for file operations and navigation. The main area is divided into three sections: 'Client Details', 'Contacts', and 'Address'. The 'Client Details' section contains fields for Title (Mr), First Name (John), Last Name (Smith), Salutation, Date of Birth, and Sex. The 'Contacts' section contains fields for Home, Work, Mobile, and Email Address. The 'Address' section contains fields for Address, Town/City, County, and Postcode. A 'Please Note' message is displayed in the center, stating: 'This is a demonstration version of Amber Lite and Report Writer. These applications will cease to function once the demonstration period is over. Demonstration ends on: 01/04/2006'. At the bottom, a status bar indicates 'Your data must be updated on or before: 23/03/2006'.

Client Details	
Title	Mr
First Name	John
Last Name	Smith
Salutation	
Date of Birth	
Sex	

Contacts	
Home	
Work	
Mobile	
Email Address	

Address	
Address	
Town/City	
County	
Postcode	

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on: 01/04/2006

Your data must be updated on or before: 23/03/2006

With Jane Smith's record showing, a report styled, "Jane Smith and John Smith" will be created.

The screenshot shows the 'Amber Lite - Address Book' application window with the record for Jane Smith. The layout is identical to the previous screenshot, but the 'Client Details' section now shows Title (Mrs), First Name (Jane), Last Name (Smith), Salutation, Date of Birth, and Sex (Female). The 'Please Note' message and the status bar remain the same.

Client Details	
Title	Mrs
First Name	Jane
Last Name	Smith
Salutation	
Date of Birth	
Sex	Female

Contacts	
Home	
Work	
Mobile	
Email Address	

Address	
Address	
Town/City	
County	
Postcode	

Please Note

This is a demonstration version of Amber Lite and Report Writer.

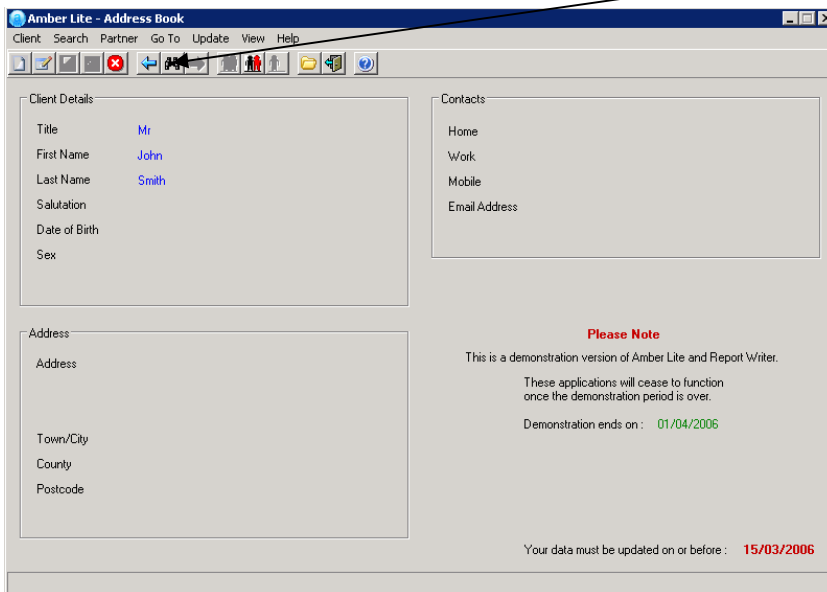
These applications will cease to function once the demonstration period is over.

Demonstration ends on: 01/04/2006

Your data must be updated on or before: 23/03/2006

4 Finding an existing client record

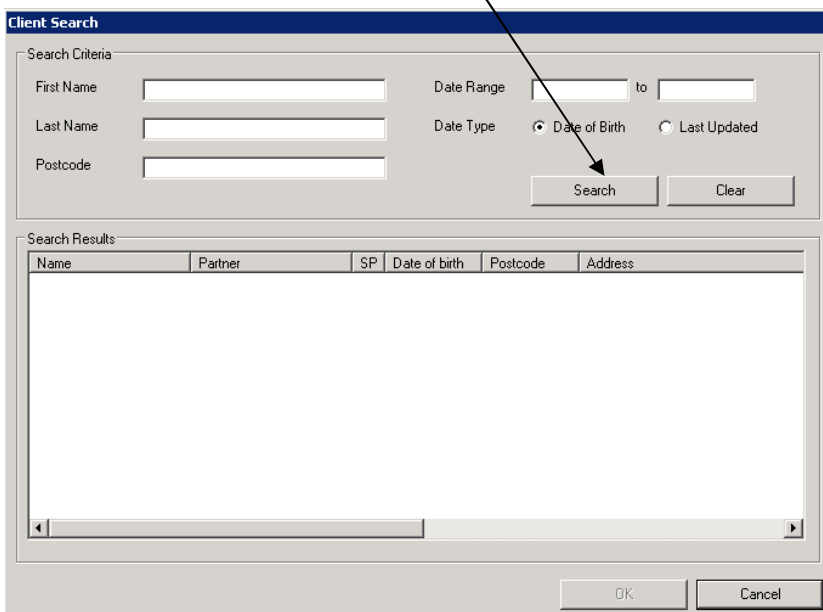
From the Amber Lite - Address Book window click the “Find a specific client” button.



The screenshot shows the 'Amber Lite - Address Book' window. It has a menu bar with 'Client', 'Search', 'Partner', 'Go To', 'Update', 'View', and 'Help'. Below the menu is a toolbar with icons for search, partner, go to, update, view, and help. The main area is divided into two panes. The left pane, titled 'Client Details', contains fields for Title (Mr), First Name (John), Last Name (Smith), Salutation, Date of Birth, and Sex. The right pane, titled 'Contacts', contains fields for Home, Work, Mobile, and Email Address. Below these panes is an 'Address' section with fields for Address, Town/City, County, and Postcode. A 'Please Note' message is displayed in the center: 'This is a demonstration version of Amber Lite and Report Writer. These applications will cease to function once the demonstration period is over. Demonstration ends on: 01/04/2006'. At the bottom, a status bar indicates 'Your data must be updated on or before: 15/03/2006'.

The following screen then appears.

You may enter search criteria in the boxes to limit the search response or alternatively click the “Search” button without doing so.



The screenshot shows the 'Client Search' window. It has a 'Search Criteria' section with three text boxes for 'First Name', 'Last Name', and 'Postcode'. To the right of these boxes are 'Date Range' and 'Date Type' options. The 'Date Range' section has two empty text boxes separated by 'to'. The 'Date Type' section has two radio buttons: 'Date of Birth' (selected) and 'Last Updated'. Below these options are 'Search' and 'Clear' buttons. An arrow points from the 'Search' button in this window to the 'Search' button in the 'Amber Lite - Address Book' window. The 'Search Results' section is a table with columns: Name, Partner, SP, Date of birth, Postcode, and Address. The table is currently empty. At the bottom of the window are 'OK' and 'Cancel' buttons.

And the details of the search results appear in the Search Results box.

The screenshot shows a 'Client Search' dialog box. The 'Search Criteria' section has fields for 'First Name', 'Last Name', and 'Postcode'. There are also 'Date Range' and 'Date Type' (radio buttons for 'Date of Birth' and 'Last Updated') fields. 'Search' and 'Clear' buttons are at the bottom right of this section. The 'Search Results' section contains a table with columns: Name, Partner, SP, Date of birth, Postcode, and Address. The table lists several records, with 'Mr Peter Piper' and 'Mrs Penny Piper' highlighted. 'OK' and 'Cancel' buttons are at the bottom right of the dialog.

Name	Partner	SP	Date of birth	Postcode	Address
Mr Victor Allen		X/.....		
Ms Chantal Allison		/.....		
Mrs Jenny Bloggs	Mr Joe Bloggs	X	12/03/1959		
Mr Joe Bloggs	Mrs Jenny Bloggs	X	15/06/1954		
Mrs Jane Doe		X/.....		
Mr Sandeep Joshi		X	21/06/1965		
Mrs Penny Piper	Mr Peter Piper	X	01/02/1965		Asdfasdf
Mr Peter Piper	Mrs Penny Piper	X	12/01/1961		asdfasdf
Mr John Smith		X/.....		

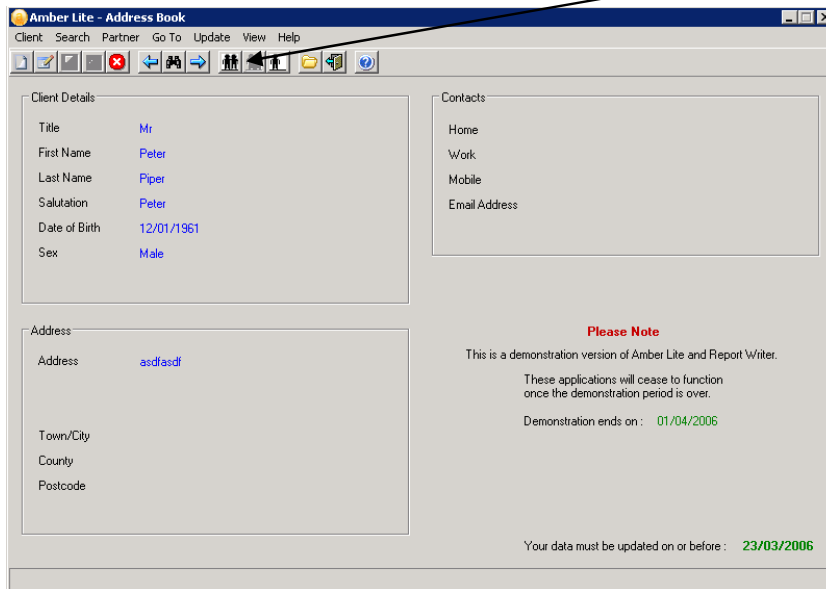
Notice that the record of Peter Piper and Penny Piper has been selected.

Now press the “OK” button to confirm the selection.

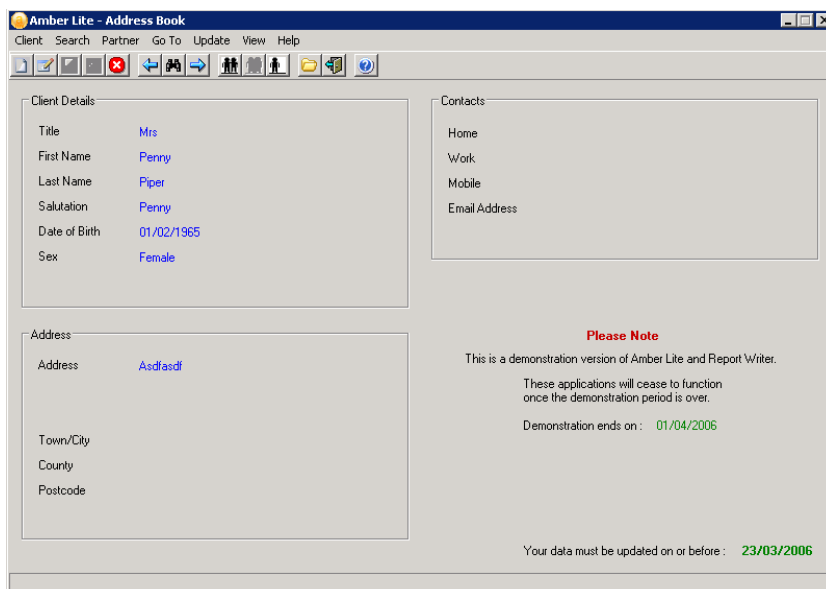
This screenshot is identical to the previous one, but with a black arrow pointing from the top left towards the 'OK' button at the bottom right, indicating the next step in the process.

We now come back to the Amber Lite - Address Book window but with Peter Piper's client record appearing on the screen.

Remember that we selected a joint record of Peter and Penny. You can confirm this by clicking the "Go to the current client's partner" icon which is black and two people in silhouette.



A single click changes the appearance of the Amber Lite - Address Book window to show the partner's details – in this case Penny.



Key point: It is conventional for the male party to be mentioned first in correspondence and reports.

If you want to follow this convention, make sure the male party's name shows on the Amber Lite - Address Book window before proceeding to build a suitability report. In this example to make sure Peter's name is mentioned first, click the button with two people in silhouette again.

5 Beginning to build a recommendation for a client

To begin work on John Smith – click the “Client folder” icon.

Amber Lite - Address Book

Client Search Partner Go To Update View Help

Client Details

Title Mr

First Name John

Last Name Smith

Salutation

Date of Birth

Sex

Address

Address

Town/City

County

Postcode

Contacts

Home

Work

Mobile

Email Address

Please Note

This is a demonstration version of Amber Lite and Report Writer.

These applications will cease to function once the demonstration period is over.

Demonstration ends on: 01/04/2006

Your data must be updated on or before: 15/03/2006

The following screen then appears:

Amber Lite - Client Folder - Mr John Smith

New Sign Off Letters Go To Help

Advice

Status

Created

Recommendations...

Letter Type

Letter Type

<None>

Risk Profiling

Is Risk Profiling Used? ☐

Risk Profiling Methodology

Document

Created

Last Modified

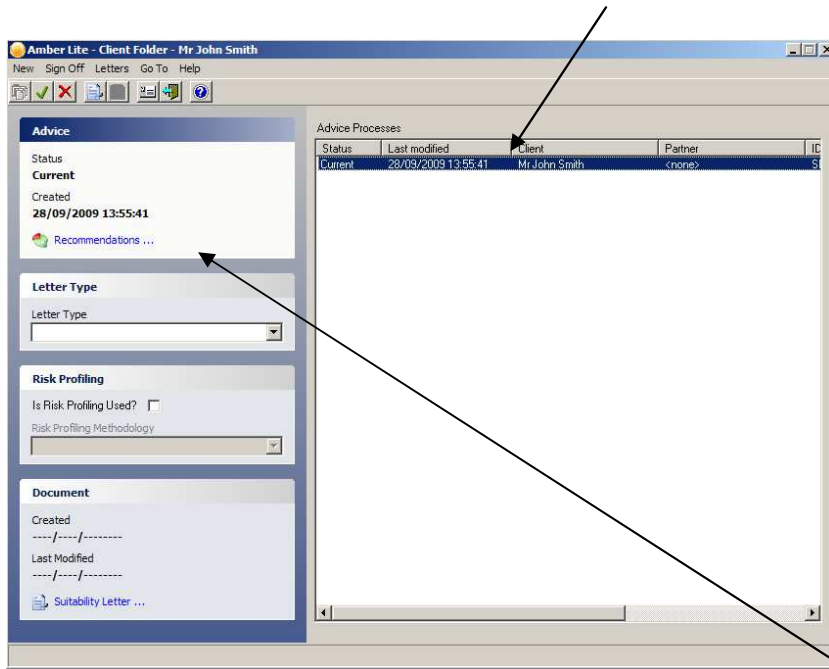
Suitability Letter...

Advice Processes

Status	Last modified	Client	Partner	ID
--------	---------------	--------	---------	----

Now create a “New advice process” by clicking here.

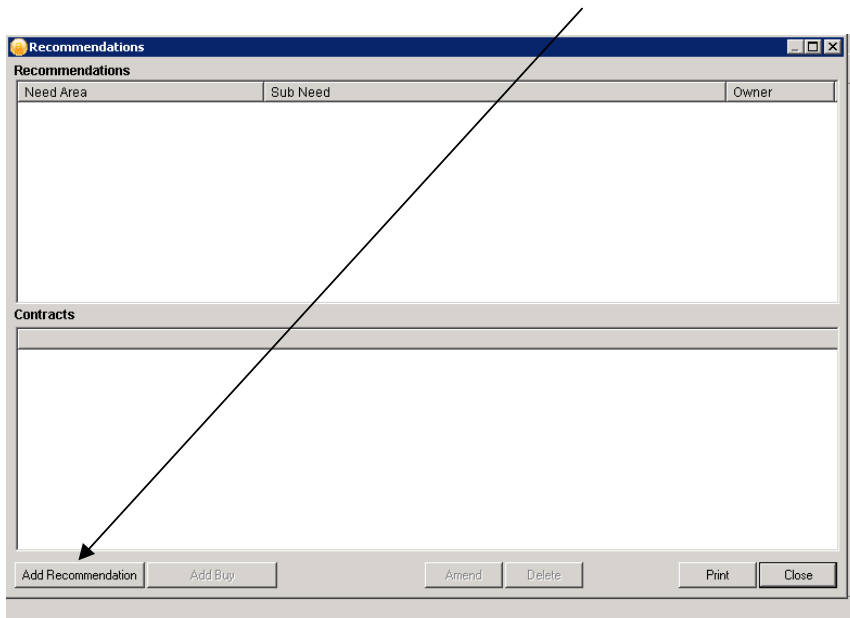
Notice that a new line appears in the white box on the right of the window. This indicates that a new advice process has been created for this client.



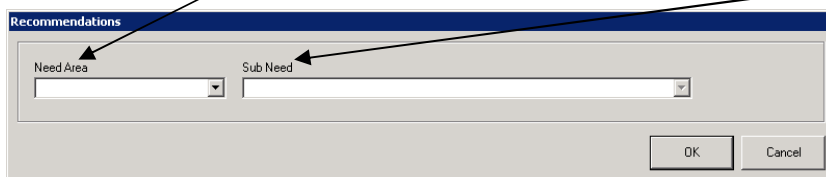
Now begin building a recommendation by clicking the “Recommendations...” link.

The following screen then appears.

Click the “Add Recommendation” button.

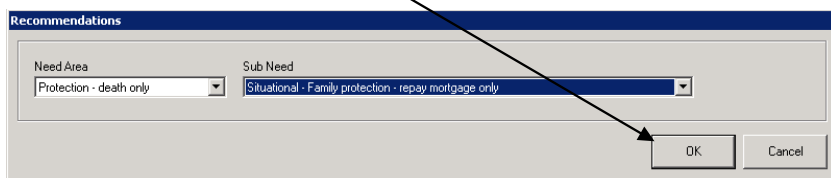


Select a Need Area from the drop down followed by a Sub Need area.



In the example below it shows a straightforward protection scenario has been selected.

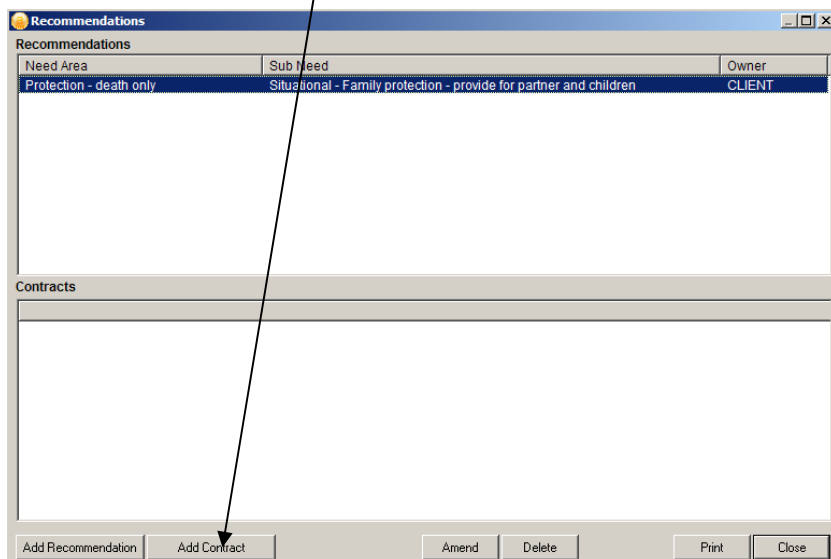
Now click the “OK” button.



The screenshot shows a dialog box titled "Recommendations". It contains two dropdown menus: "Need Area" with the value "Protection - death only" and "Sub Need" with the value "Situational - Family protection - repay mortgage only". At the bottom right, there are two buttons: "OK" and "Cancel". An arrow points from the text "Now click the 'OK' button." to the "OK" button.

The following screen then appears.

Now click the “Add Contract” button to select the product details.

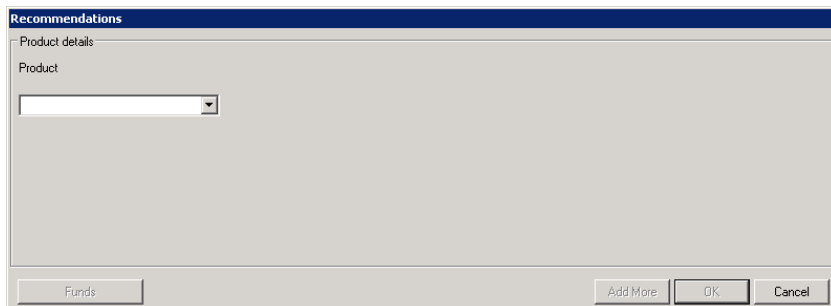


The screenshot shows a dialog box titled "Recommendations". It contains a table with the following data:

Need Area	Sub Need	Owner
Protection - death only	Situational - Family protection - provide for partner and children	CLIENT

Below the table is a section titled "Contracts" with an empty list. At the bottom, there are several buttons: "Add Recommendation", "Add Contract", "Amend", "Delete", "Print", and "Close". An arrow points from the text "Now click the 'Add Contract' button to select the product details." to the "Add Contract" button.

The following screen then appears:



The screenshot shows a dialog box titled "Recommendations". It contains a section titled "Product details" with a "Product" dropdown menu. Below the dropdown menu is a large empty text area. At the bottom, there are four buttons: "Funds", "Add More", "OK", and "Cancel".

Below is an example of the input in the product fields.

The 'Recommendations' dialog box displays the following fields:

Product details							
Product	Provider	Owner					
Level Term Assurance	Legal & General	Client					
Premium	Frequency	Sum Assured	Term	In Trust?	Waiver included	Guaranteed premium	
£25.00	Monthly	£100,000.00	20	Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Buttons at the bottom: Add More, OK, Cancel.

If the Provider you want is not listed in the drop down list, then select *NOT IN LIST* as the provider name.

The 'Recommended buy' dialog box shows the 'Provider' dropdown menu set to '* NOT IN LIST *'. An arrow points to this dropdown. The other fields are the same as in the previous screenshot.

Buttons at the bottom: Add More, OK, Cancel. An arrow points to the OK button.

Having completed these entries click the "OK" button.

The following screen then appears to summarise where you are at this stage.

The 'Recommendations' window shows a summary of the current recommendation and a list of contracts.

Need Area	Sub Need	Owner
Protection - death only	Situational - Family protection - provide for partner and children	CLIENT

Contracts							
Product	Provider	Owner	Premium	Freq.	Sum Assur...	Term	In
Level Term Assurance	Legal & General	CLIENT	£25.00	Monthly	£100,000.00	20	Ye

Buttons at the bottom: Add Recommendation, Add Contract, Amend, Delete, Print, Close. An arrow points to the Close button.

Assuming you don't want to add any other recommendations or products – click the "Close" button.

The following screen then appears:

Status	Last modified	Client	Partner	IC
Current	28/09/2009 13:55:41	Mr John Smith	<none>	S

You are now ready to produce a report based on your selections so far. At this stage you may choose to prepare a Suitability Report or a Needs and Demands Letter.

Choose the letter type by selecting the Letter Type drop down menu.

Status	Last modified	Client	Partner	IC
Current	28/09/2009 13:55:41	Mr John Smith	<none>	SI

Notice there are two possible selections, one for each Letter Type. Letter types, and how to use them, are described in subsequent sections of this guide.

6 Letter Types

Letter type technology is built into e-Suitability. It provides a means of easily producing a variety of types of report or letter.

Two letter types exist in e-Suitability:

- Needs and Demands Letter - an automated covering letter
- Suitability Report - the main report

6.1 Needs and Demands Letter

6.1.1 Background

Needs and Demands letters are aimed at further reducing authoring times and meeting the FSA's concern to simplify disclosure documentation.

It is an optional automated covering letter which serves as an "executive summary" letter for an e-Suitability report. Designed as a covering letter, a "Needs and Demands Letter" is produced using identical initial input data as a corresponding e-Suitability report.

Use of this facility is intended to be appropriate for documenting the majority of needs and demands scenarios in a rapid, logically correct and straightforward way.

Combining an objectively assessed client "need", with subjectively received client "demands", results in a powerful tool of expression which can dramatically reduce the recommendation alternatives and so aid disclosure clarity and reduce the possibility of a documented recommendation which is not well matched to the discussion held with the client. In using this technology, you will experience an improvement in understanding and acceptance of advice whilst reducing the possibility of challenge at a later date.

6.1.2 What recommendations are covered

The advice areas currently supported by automated suitability reports are:

Mortgages

- All mortgage products except commercial
- Mortgage Payment Protection Insurance
- Muslim or Sharia mortgages are not yet supported

Personal Protection

- Featuring an extensive product library including Level Term Assurance, Mortgage Protection, Family Income benefit, Gift Inter Vivos, Income Protection, multi-cover products and Whole of Life

Corporate Protection

- Level Term Assurance, Mortgage Protection, Income Protection and Whole of Life

Investment

- Includes – Unit Trusts, OEICS, Stocks and Shares ISA, Cash ISA, Investment Trusts, Investment Bonds (onshore and offshore), Friendly Society Savings Plans, Structured Investments and Wraps (Ascentric, Avalon, Elevate, Nucleus, Skandia Investment Solutions, Standard Life and Transact)

Pensions

- Individual Pension Plans – Stakeholder, Non-Stakeholder, SIPP, PPP to PPP transfers, Personal Pension drawdown, Phased Pension Drawdown, Lifetime Annuity Purchase, Phased Lifetime Annuity Purchase
- Group Pension Plans – limited support suitable for small schemes where advice is given to each individual

Trusts

- Discretionary, Bare or Absolute and Flexible Power of Appointment

Expressed as:

- Gift, Gift and Loan or Discounted Gift
- Designated account for unit trust/OEICs and investment trusts

Equity Release

- All types supported

Long Term Care

- Immediate Care Annuity

Risk Assessment

- Presently 1st Software Default, Sesame, Burns Anderson, Whitechurch and Generic with plans to add more

Risk Profiling

- Finametrica and Tillinghast Towers Perrin with plans to add Watson Wyatt and Selestia

Discretionary Fund Management

- Specific support for DFM's who are performing as product provider and investment manager:
 - Brewin & Dolphin
 - Cazenove Capital
 - Parmenion
 - Quilters
 - Rathbones
 - Williams de Broe
- DFM's appointed within a product from another provider
 - Generic support is given for all DFM's accessed in this way

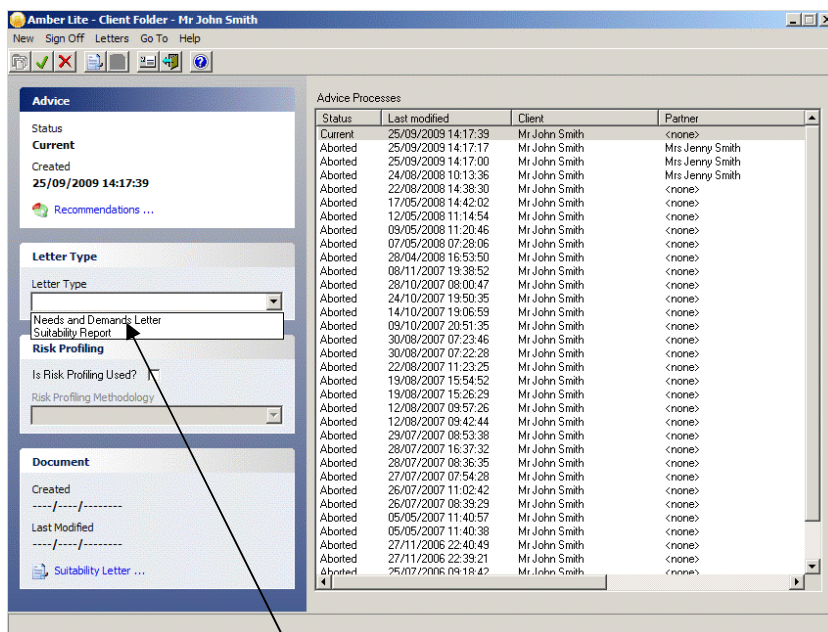
Wills

Intestacy rules for:

- England and Wales
- Scotland
- Northern Ireland

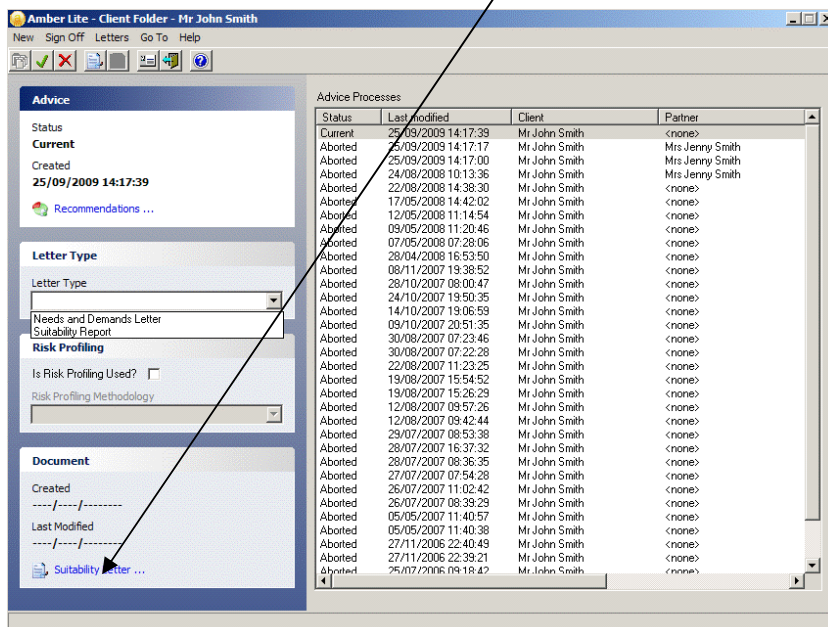
6.1.3 Producing a Needs and Demands Letter for a Term Assurance recommendation

Having selected a client, the following window will appear.

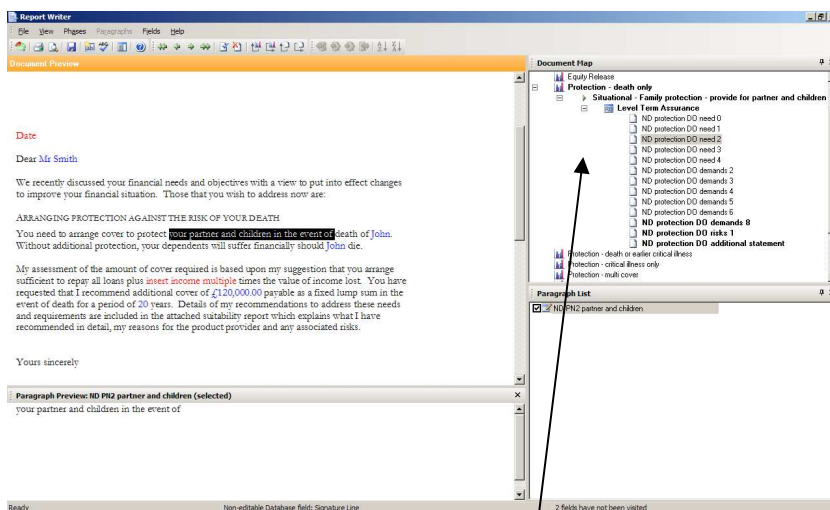


Now click the Letter Type drop down menu and select “Needs and Demands Letter”.

Then click the “Suitability Letter ...” link.

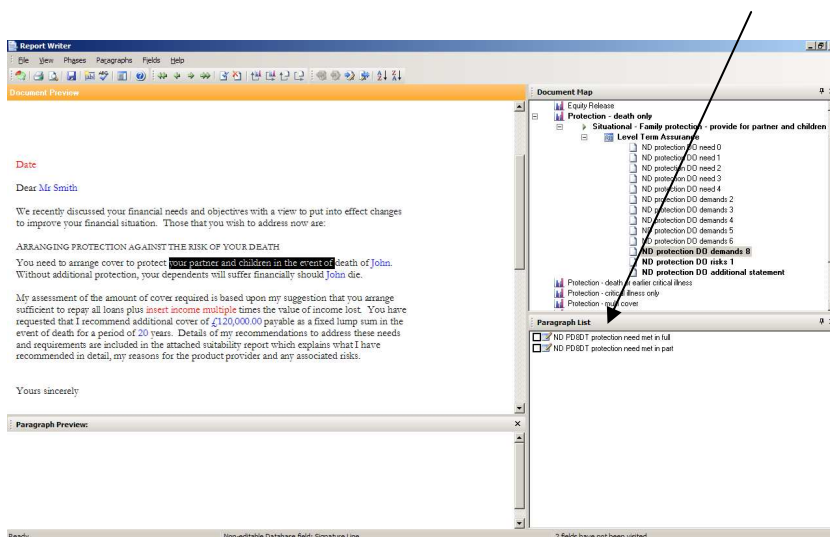


You will now see Report Writer launch as an application. Report Writer will begin by populating your report with as much text as it can based upon your input so far.

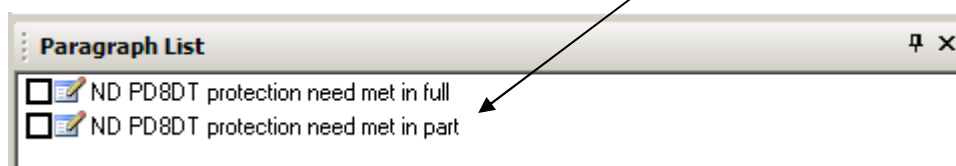


The bold text within the Document Map window requires your attention. Click the first bold text block “ND protection DO demands 8”.

The screen changes slightly to reveal “Paragraph List”.



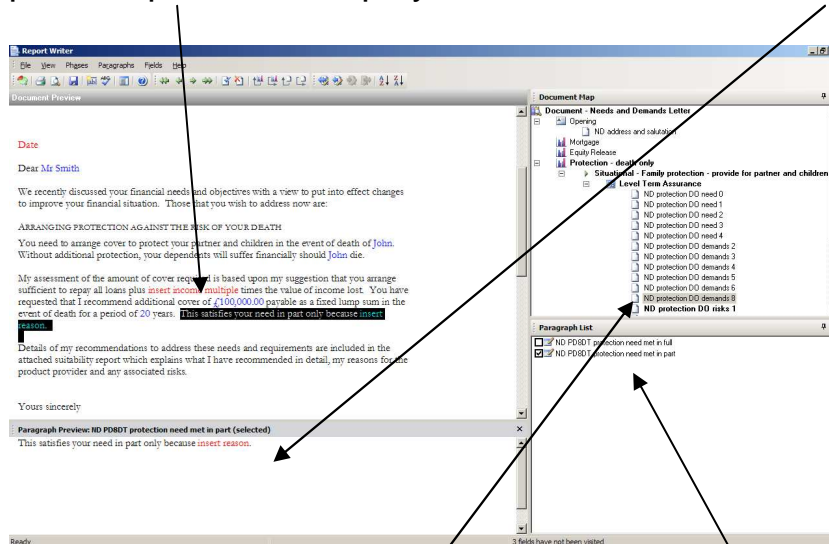
In that box you will see two paragraph choices.



Ignore the block capital letters at the beginning of each line – they are there only to help uniquely identify each paragraph for use if reporting problems.

Click to highlight each line and view the paragraph options. Then, select either paragraph option you require by clicking the mouse inside the relevant check box.

You will see the paragraph selected is inserted straight away into the letter preview pane and displayed in the bottom left hand box on the screen.



Report Writer does this to make it easy for you to see what is happening to the suitability report as you make selections.

Having made that paragraph selection, simply work your way down the rest of the bold paragraph labels in the document map

..... and make the relevant sections from the Paragraph List.

You are now ready for document finishing and printing which are described in subsequent sections of this guide. Please refer to the table of contents at the front of the guide.

6.2 Suitability Report

6.2.1 Background

The Suitability Report letter type is the core suitability report writing component of e-Suitability. It can be used independently or in conjunction with the Needs and Demands letter type. If used independently, you will need to consider documenting the client's needs and demands in the opening section of the suitability report.

6.2.2 What recommendations are covered

The advice areas currently supported by automated suitability reports are:

Mortgages

- All mortgage products except commercial
- Mortgage Payment Protection Insurance
- Muslim or Sharia mortgages are not yet supported

Personal Protection

- Featuring an extensive product library including Level Term Assurance, Mortgage Protection, Decreasing Term Assurance, Family Income benefit, Gift Inter Vivos, Income Protection, Multi Cover Plans and Whole of Life

Corporate Protection

- Level Term Assurance, Mortgage Protection, Decreasing Term Assurance, Multi Cover Plans, Income Protection and Whole of Life

Investment

- Includes – Unit Trusts, OEICS, Stocks and Shares ISA, Cash ISA, Investment Trusts, General Investment Accounts, Investment Bonds (onshore and offshore), Friendly Society Savings Plans, Structured Investments and Wraps (Transact, Nucleus, Selestia, Ascentric & Standard Life)

Pensions

- Individual Pension Plans – Stakeholder, Non-Stakeholder, SIPP, PPP to PPP transfers, Personal Pension drawdown, Phased Pension Drawdown, Lifetime Annuity Purchase, Phased Lifetime Annuity Purchase, Trivial Commutation, Retirement Annuity Trusts
- Group Pension Plans – full support for group schemes where advice is given to the employer

Trusts

- Discretionary, Bare or Absolute and Flexible Power of Appointment

Expressed as:

- Gift, Gift and Loan or Discounted Gift
- Designated account for unit trust/OEICs and investment trusts

Equity Release

- All types supported

Long Term Care

- Immediate Care Annuity

Risk Assessment

- Presently 1st Software Default, Sesame, Burns Anderson, Whitechurch and Generic with plans to add more

Risk Profiling

- Finametrica and Tillinghast Towers Perrin, Skandia Investment Solutions with plans to add Watson Wyatt

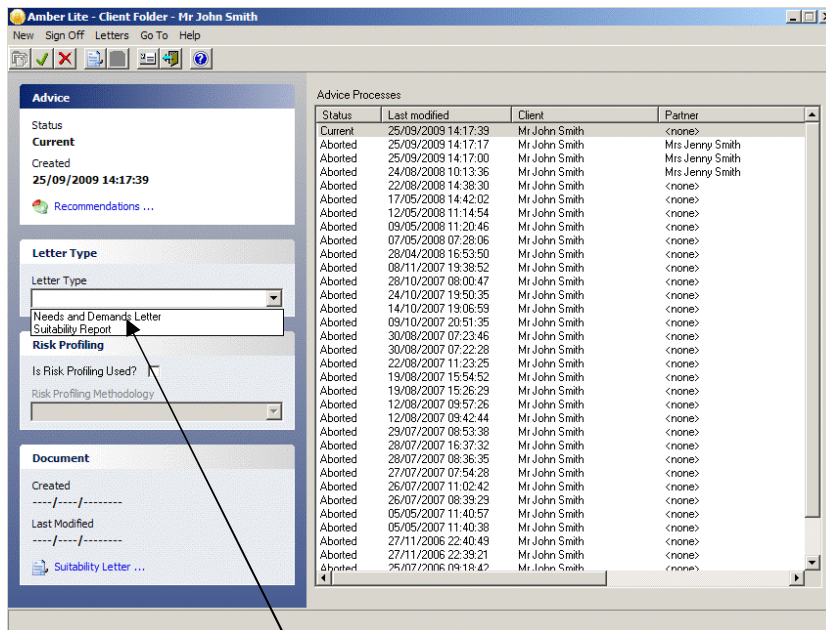
Wills

Intestacy rules for:

- England and Wales
- Scotland
- Northern Ireland

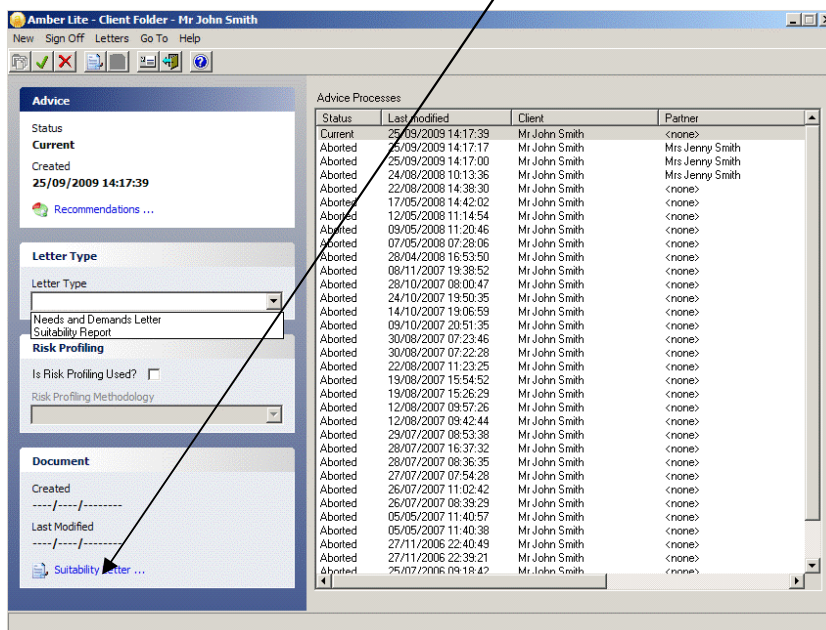
6.2.3 Producing a Suitability Report for a Term Assurance recommendation

Having selected a client, the following window will appear.

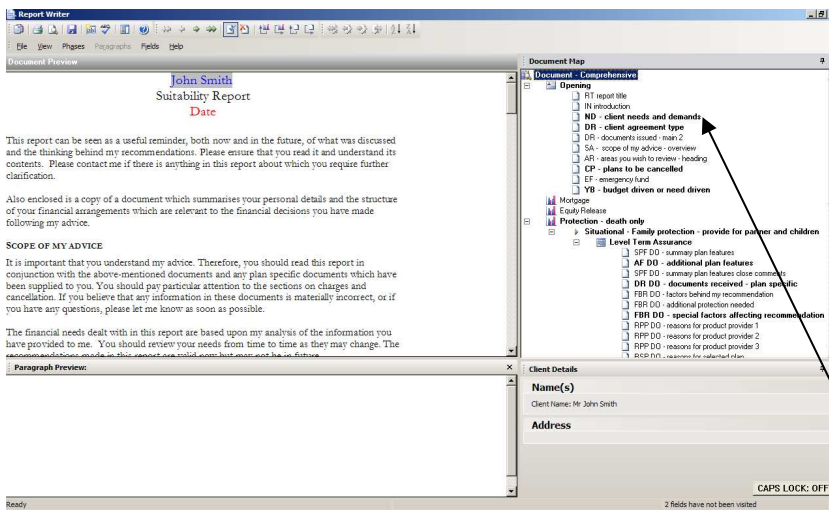


Now click the Letter Type drop down menu and select “Suitability Report”.

Then click the “Suitability Letter ...” link.

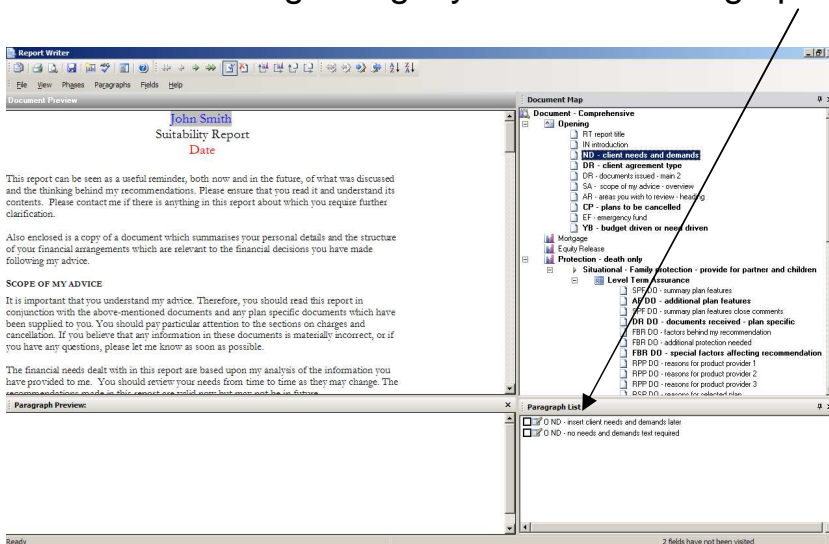


You will now see Report Writer launch as an application. Report Writer will begin by populating your report with as much text as it can based upon your input so far.

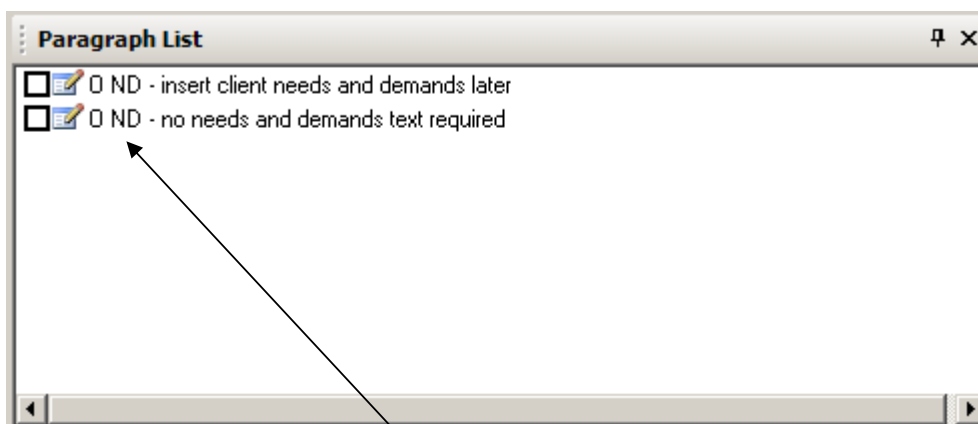


The bold text within the Document Map window requires your attention. Click the first bold text block “ND – client needs and demands”.

The screen changes slightly to reveal “Paragraph List”.



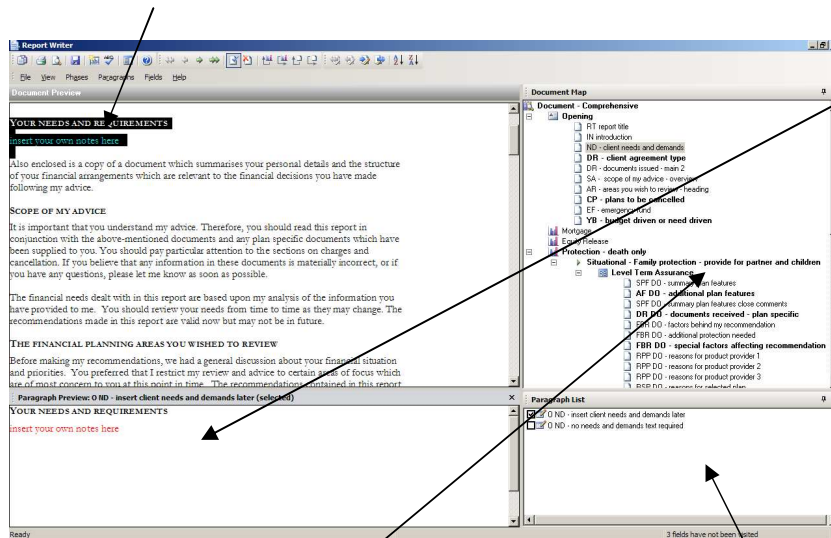
In that box you will see two paragraph choices.



Ignore the block capital letters at the beginning of each line – they are there only to help uniquely identify each paragraph for use if reporting problems.

View the paragraph options by highlighting each line. Then, select either paragraph option by clicking the mouse inside the relevant check box.

You will see the paragraph selected is inserted straight away into the letter preview pane and displayed in the bottom left hand box on the screen.



Report Writer does this to make it easy for you to see what is happening to the suitability report as you make selections.

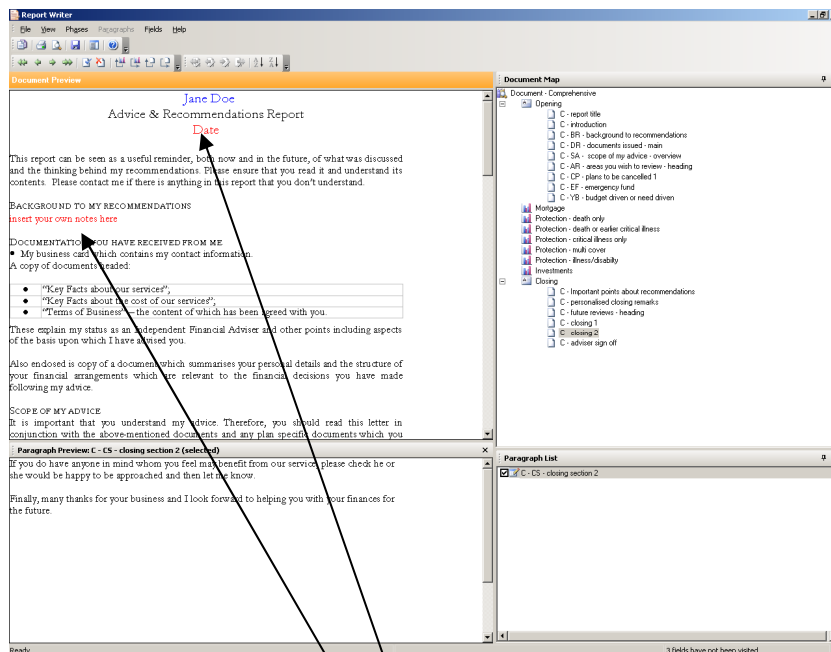
Having made that paragraph selection, simply work your way down the rest of the bold paragraph labels in the document map

..... and make the relevant sections from the Paragraph List.

You are now ready for document finishing and printing which are described in subsequent sections of this guide.

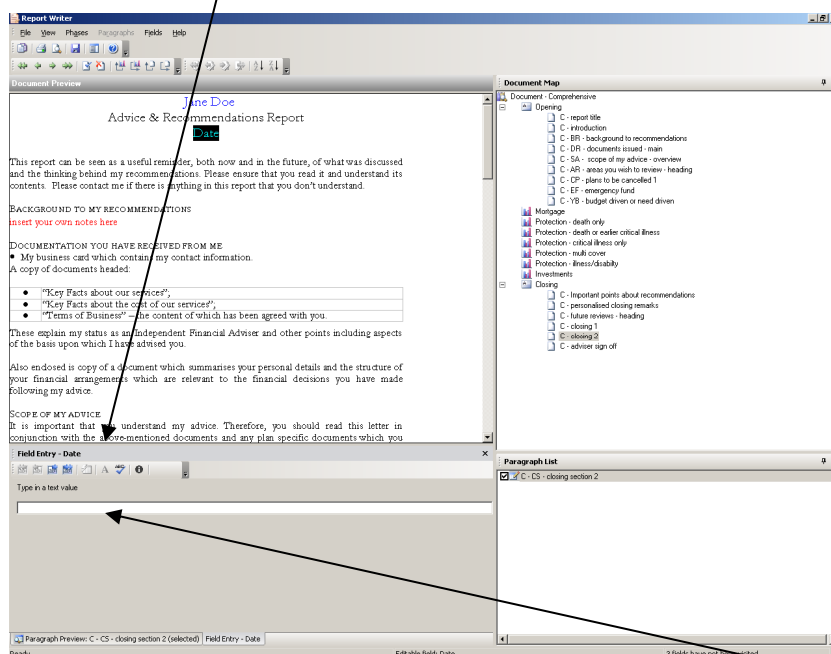
7 Document finishing

Having completed all the paragraph selections, move back to the top of the document preview page. It should now appear as below:



Notice the red text above. It is coloured red to draw your attention to the parts of the document that require further input.

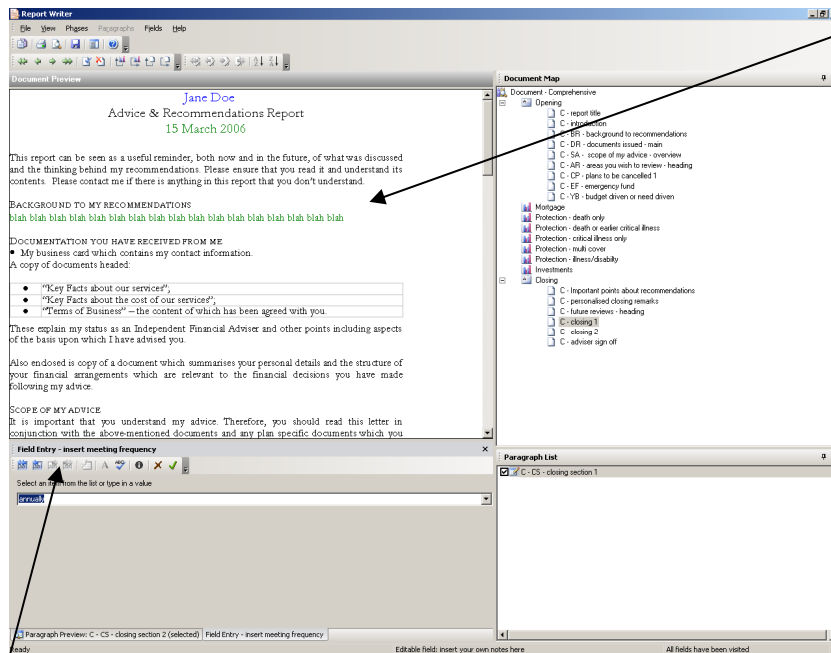
Clicking on the red “Date” word causes a box to appear at the bottom left of your screen.



Type in the date that you want for this report in the box provided. The date can be written in whatever style that suits you.

Then scroll down the document looking for other red sections and complete them all by first clicking on the red text in the document preview.

Notice that once a field is properly completed, the text goes green.



You may also jump from one manual input area of the report to another by clicking the navigation buttons at the top of the field entry section of the screen.

Or you can jump to the next field from the keyboard by using Ctrl+N

If, in the earlier selection screens, you picked *NOT IN LIST* as the Provider name, you will need to amend it to the actual name of the product provider as you work through the document preview screen. An example follows:

SUMMARY FEATURES OF THE RECOMMENDED PLAN

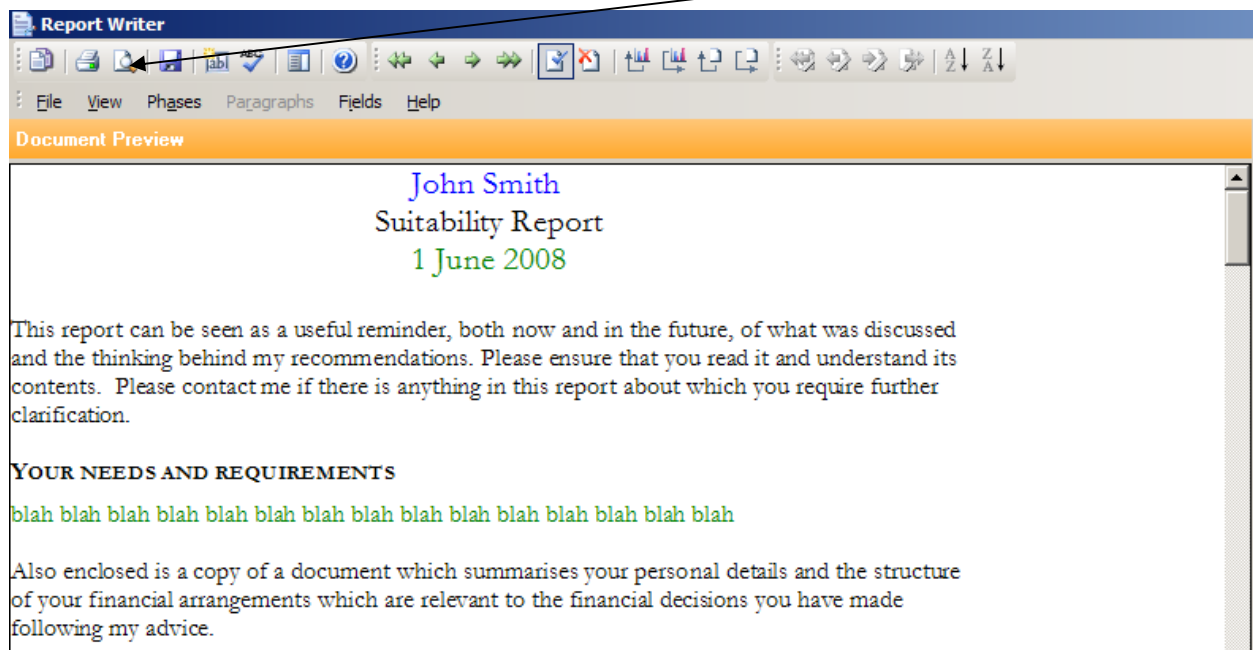
Life of	John
Provider	product provider
Policy type	Level Term Assurance
When payable	on death
Term	20 years
Benefit paid as	single lump sum
Benefit amount	£100,000.00
Premium	£25.00
Premium frequency	monthly
Increases to benefit amount	remains level
Waiver of premium included	Yes
Guaranteed premium	Yes

For further details, please refer to the supplied product illustration and key facts document.

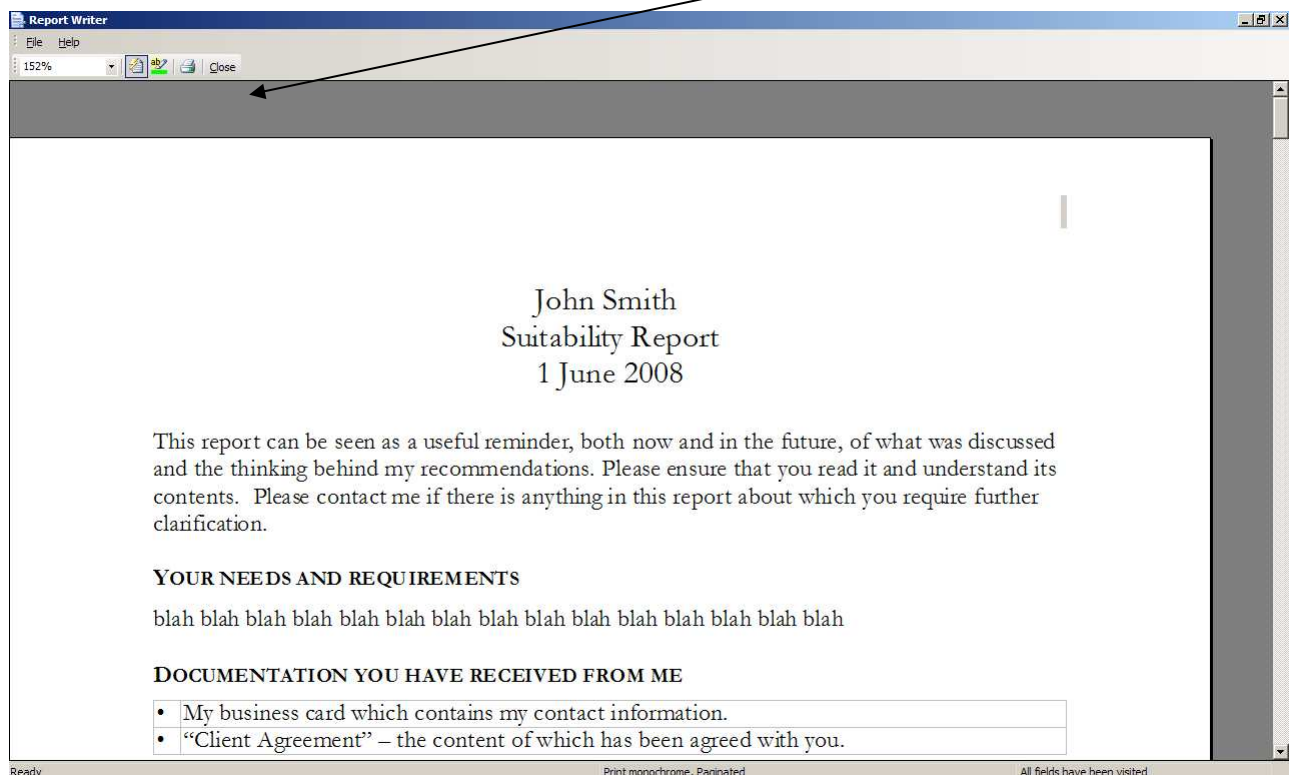
When you are finished there should be no red text left in the document. Now you are ready to preview and print the document.

8 Document preview and printing

When you are ready to preview click the “Print Preview” button.



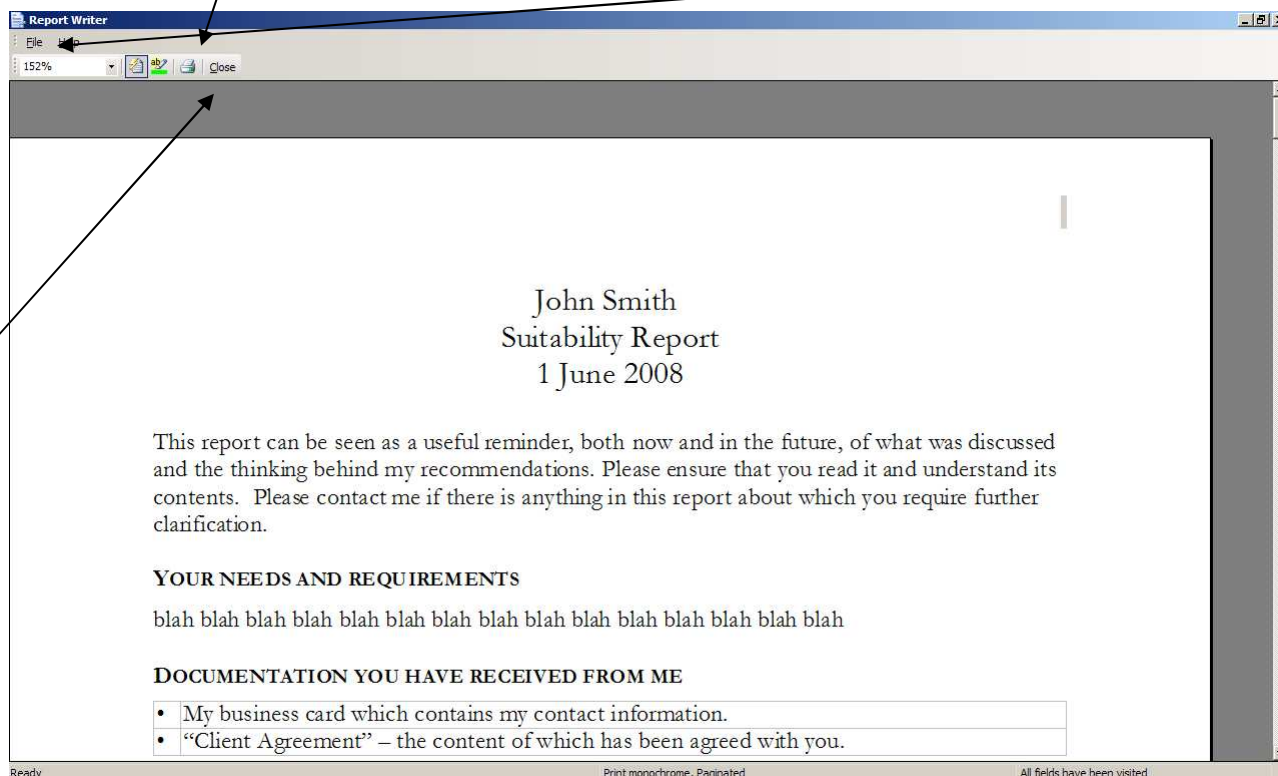
Key point: If the word “Draft ...” appears at the top of the document preview page, this is because Report Writer thinks one or more input field still requires your attention. In this event close the document preview



..... and return to the document for further review and input.

If the document appears similar to that shown below, you may now print out the document for final review.

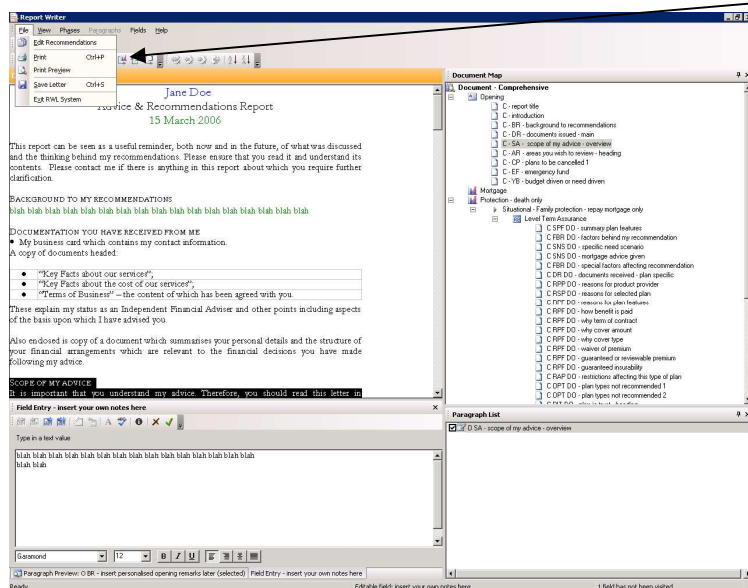
Click the “Print” icon or select the print option from the file drop down menu.



That's it - you have just completed your first Report Writer report!

Once you have checked the letter is complete and requires no corrections, click the “Close” button.

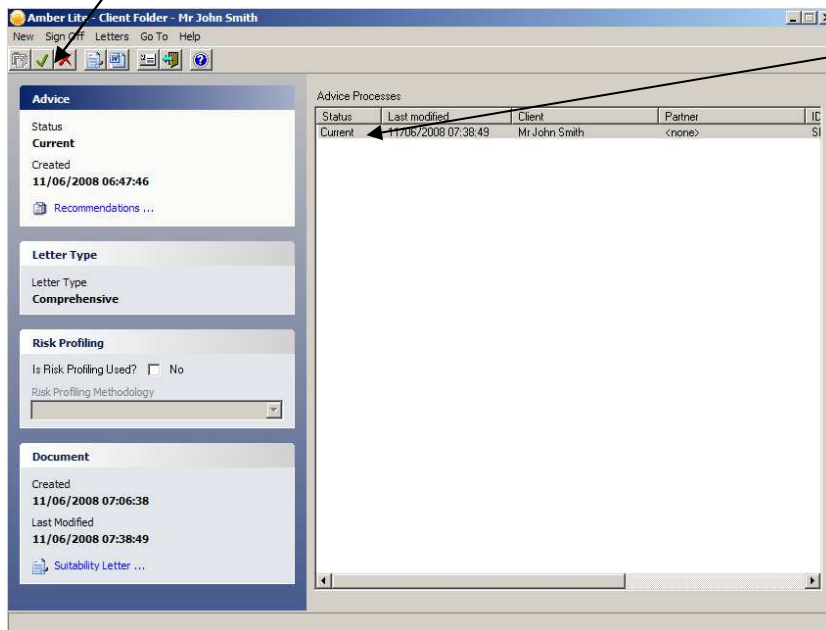
This will return you to the document creation and editing screen from where you may close Report Writer from the drop down menu.



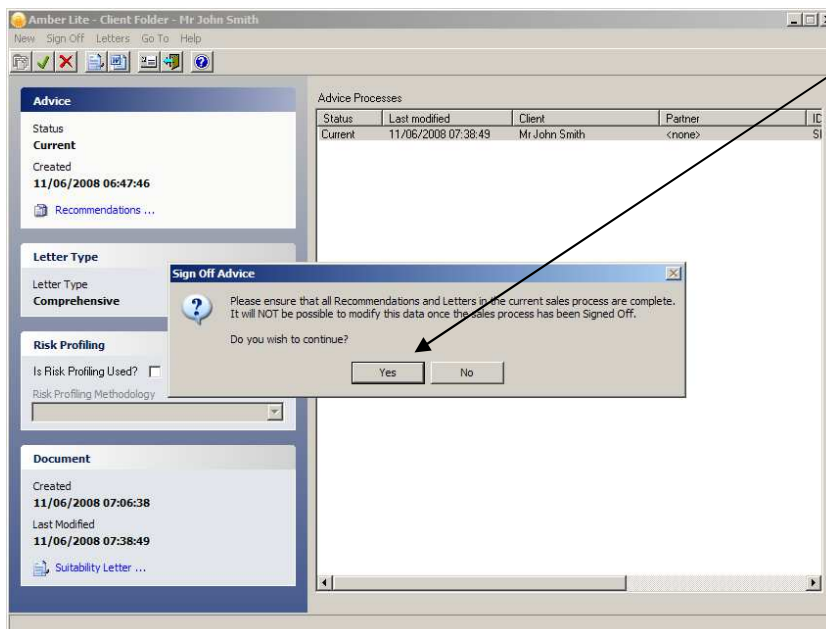
Now you will be returned to the Amber Lite - Client Folder window.

Notice that the status of the letter we have created still shows as “Current”. This means you can go back into the report at any time and make further changes.

Once you are really sure no further changes will be made then click the “Sign off advice process” button.



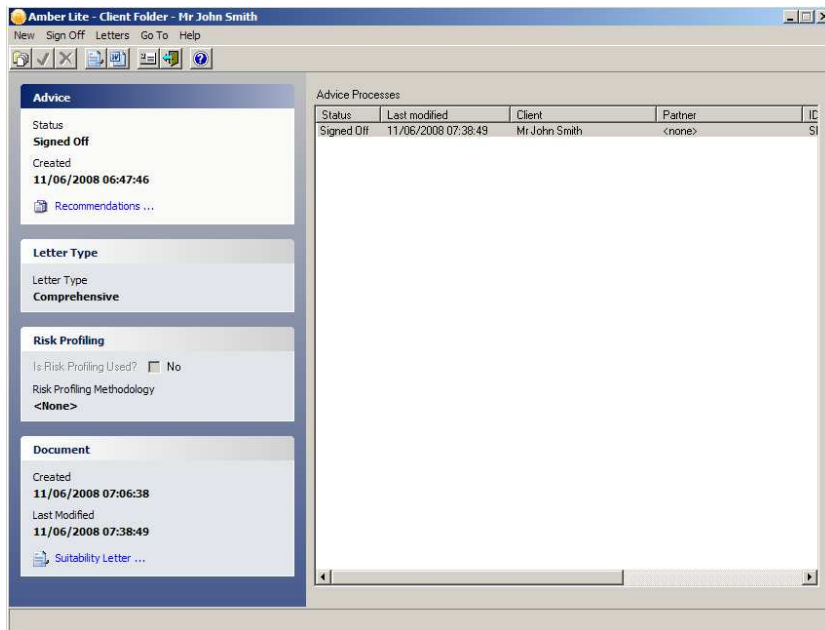
A warning dialog box will appear at which point you select “Yes”.



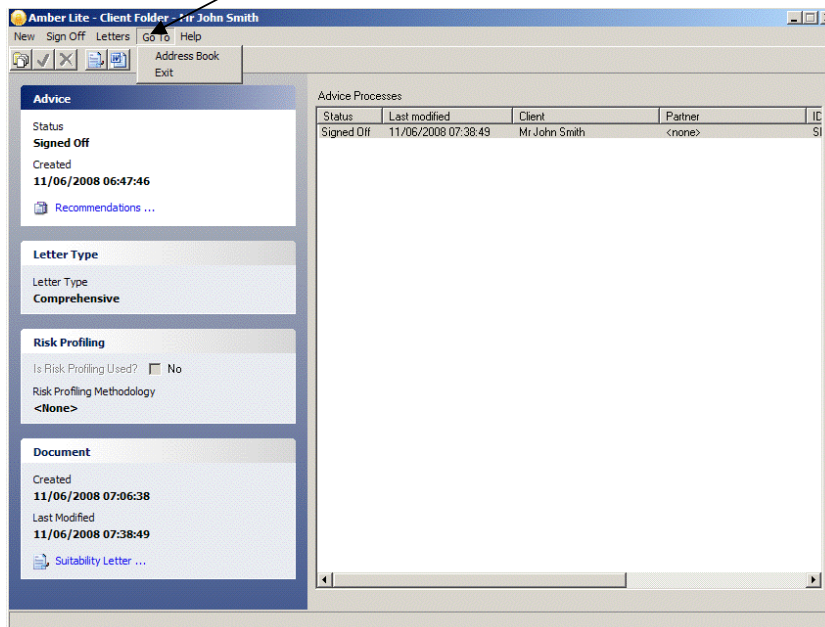
Notice that the status has now changed to “Signed Off” – this means no further changes may now be made to the report.

However you may view the recommendations summary at any future point by clicking the “Recommendations ...” link.

Also, you may view the letter at any future point by clicking the “Suitability Letter ...” link.



You may now close the application or return to the address book page by selecting the “Go To” drop down menu and making the appropriate selection.




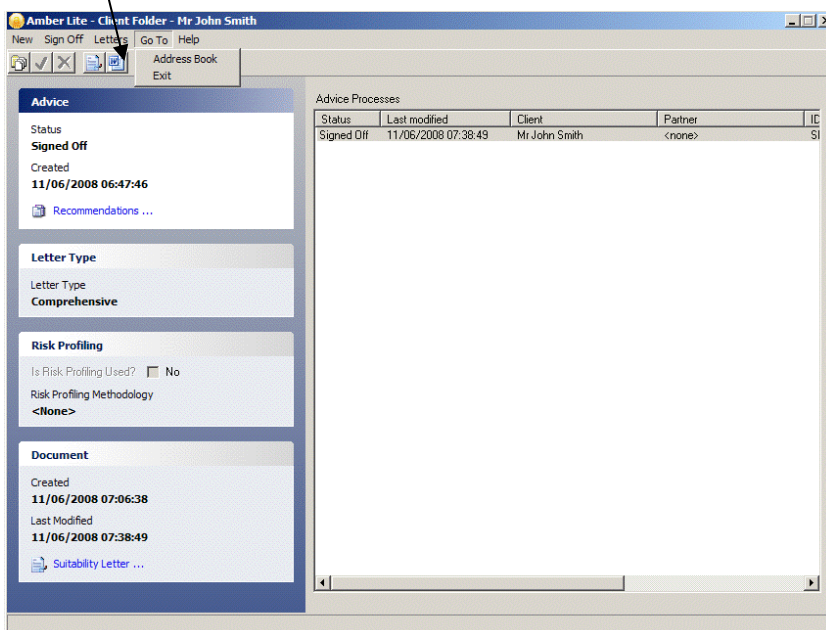
Remember, you will need to go to the address book screen and select another client if you wish to create a suitability letter for a different client.

8.1 Export a copy of an e-Suitability report in Word format

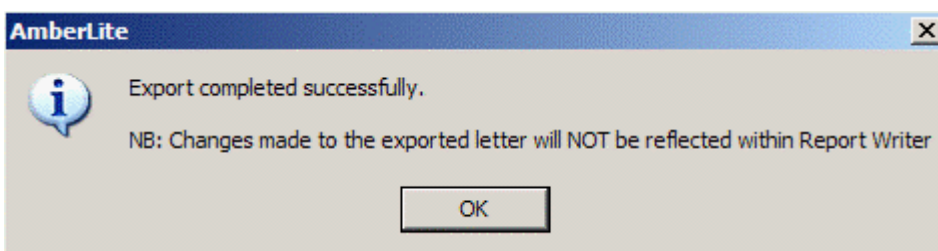
Having finalised a report, you may find that you want to add or amend a portion of text before printing the document. This is particularly useful if you have locked a document by going through the above-mentioned sign off process and then discover a further adjustment is necessary.

e-Suitability allows you to export a copy of a document to the desktop of your computer in Microsoft Word format at any stage during or after the production process.

From the Amber Lite - Client Folder window, click the button with a blue Word icon  as shown below:



A warning dialogue box will appear as shown below:



Click the “OK” button and then check your computer desktop for a Word document icon similar in style to the one shown below:



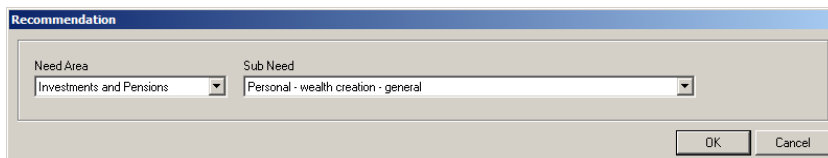
Now, you will be able to access the report via Microsoft Word and have access to the entire document for editing purposes.

9 Adding investment funds to a recommendation

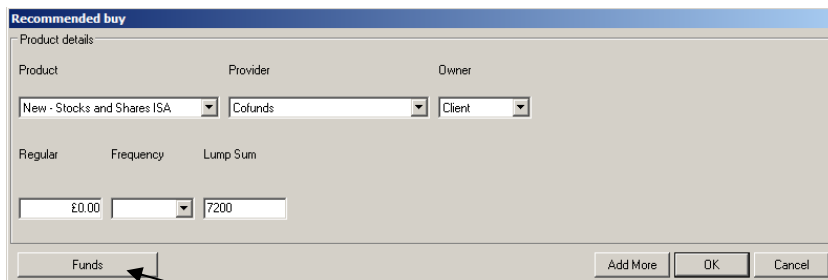
Let's look at a lump sum investment of £7,200 in a Stocks and Shares ISA arranged through Cofunds.

Report Writer facilitates attaching a fund key facts document for each recommended fund or inserting your own text to explain your recommendation for fund management houses and individual investment funds.

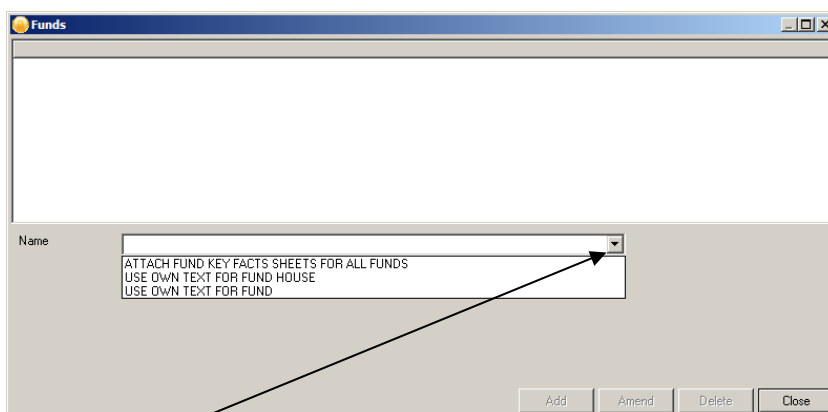
First, select the appropriate Need Area and Sub Need – an example follows:



Select: New - Stocks and Shares ISA plus other relevant details as shown below:

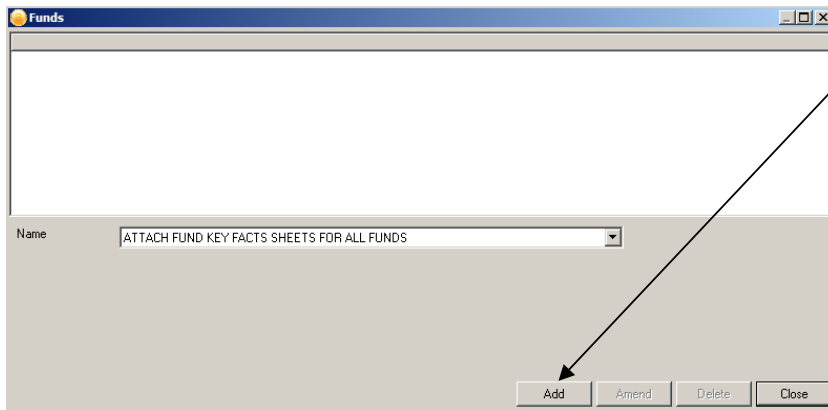


Click the “Funds” button and the following box appears:



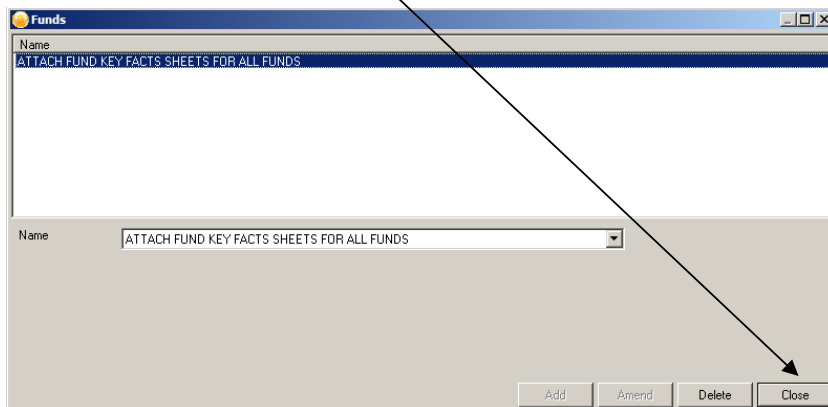
Select the drop down menu and the choices shown above will appear.

Select: ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS, assuming you wish to adopt this disclosure method, and click the “Add” button.



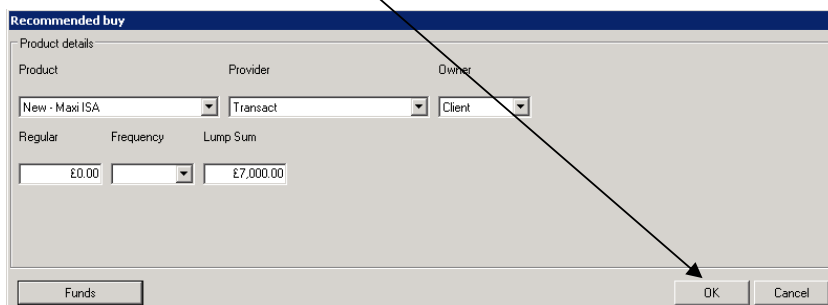
The screenshot shows a window titled "Funds". At the bottom, there is a "Name" dropdown menu with the text "ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS" selected. Below the dropdown are four buttons: "Add", "Amend", "Delete", and "Close". An arrow points from the top right towards the "Add" button.

Having done this, click the “Close” button.



The screenshot shows the same "Funds" window. The "Name" dropdown menu still has "ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS" selected. An arrow points from the top right towards the "Close" button.

Followed by the “OK” button.



The screenshot shows a window titled "Recommended buy". It has a "Product details" section with three dropdown menus: "Product" (New - Maxi ISA), "Provider" (Transact), and "Owner" (Client). Below these are three input fields: "Regular" (£0.00), "Frequency" (a dropdown menu), and "Lump Sum" (£7,000.00). At the bottom right, there are "OK" and "Cancel" buttons. An arrow points from the top right towards the "OK" button.

And the “Close” button.

Recommendations

Need Area	Sub Need	Owner
Investments	Personal - wealth creation - general	CLIENT

Contracts

Product	Provider	Owner	Regular	Freq.	Lump Sum	Contract Type
New - Maxi ISA	TRN	CLIENT	£0.00		£7,000.00	Rec buy

Buttons: Add Recommendation, Add Buy, Add Action Taken, Amend, Delete, Print, Close

Finally, click the “Suitability Letter” button.

Amber Lite - Client Folder - Mrs Jane Doe

New Sign Off Letters Go To Help

Advice

Status: Current

Advice started: 18/03/2006 15:24:13

Last modified: 18/03/2006 19:33:44

Recommendations

Is Risk Profiling Used? ☐

Risk Profiling Methodology: [Dropdown]

Documents

Suitability Letter

Created: 18/03/2006 15:42:24

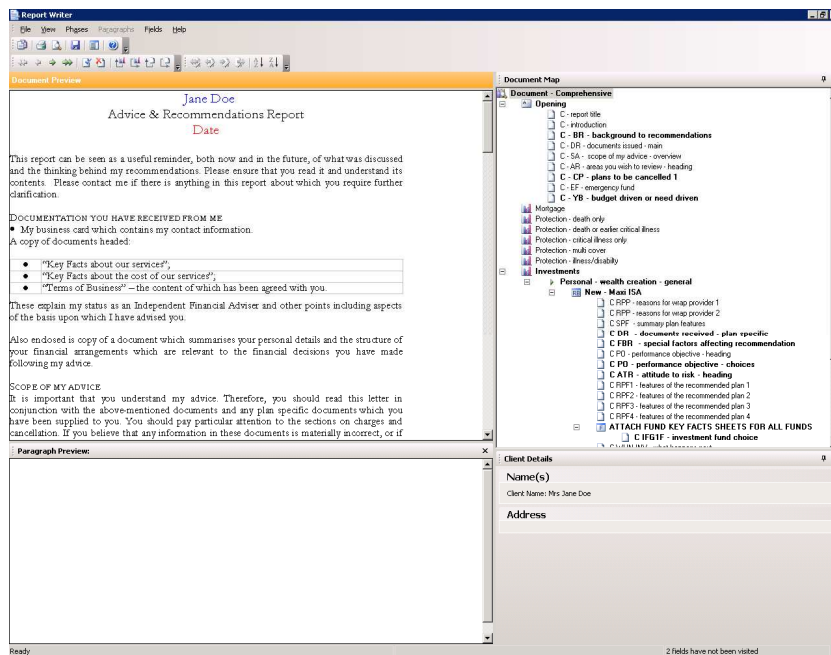
Last modified: 18/03/2006 19:33:44

Suitability Letter

Current and signed off advice processes

Status	Last modified	Client	Partner
Current	18/03/2006 19:33:44	Mrs Jane Doe	<none>
Aborted	18/03/2006 15:24:09	Mrs Jane Doe	<none>
Signed Off	18/03/2006 12:51:45	Mrs Jane Doe	<none>
Signed Off	18/03/2006 11:16:32	Mrs Jane Doe	<none>
Aborted	16/03/2006 07:14:20	Mrs Jane Doe	<none>

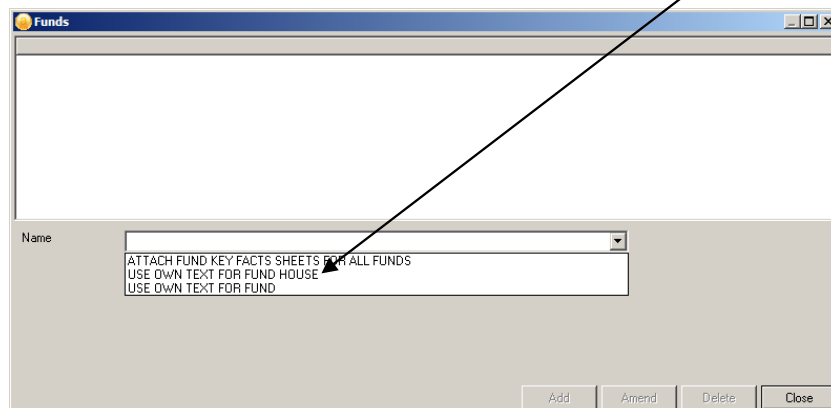
Now complete the suitability report in the normal way.



Where you wish to insert your own reasons for selecting the fund management house and/or the investment fund.

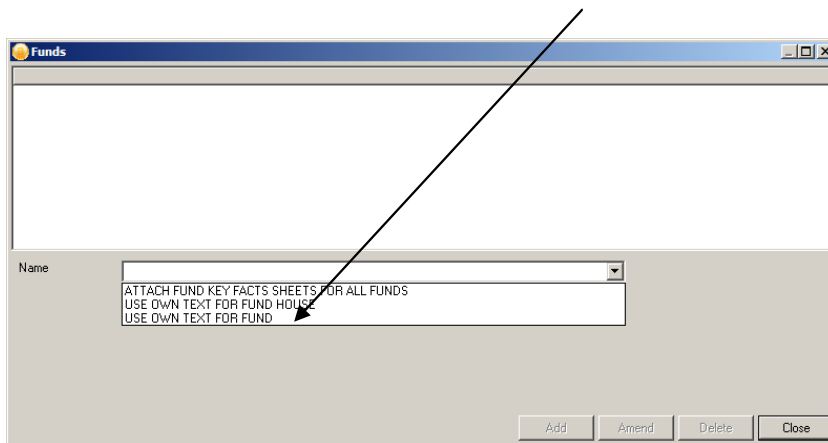
At the stage of selecting a fund – see page 28

Select: USE OWN TEXT FOR FUND HOUSE



..... if you want to explain the reason for recommending a fund management house in your report.

Select: USE OWN TEXT FOR FUND

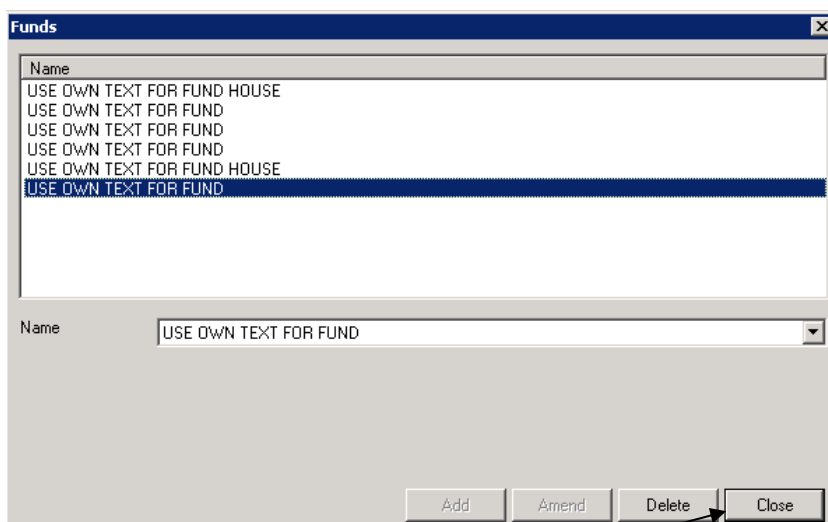


..... if you want to explain the reason for recommending an investment fund in your report.

You may want to explain the use of a number of fund management houses and investment funds for a single investment. If so, carefully select each followed by the “Add” button. It is important that you make selections in a sensible order as this will affect the layout of the suitability report.

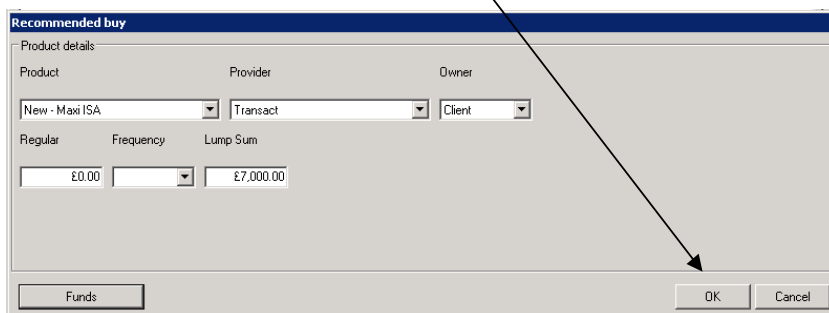
The following is an example of an investment consisting of 3 investment funds from 1 fund management house and 1 investment fund from another fund management house.

Notice the way the selections have been made. The suitability report layout will provide a text insertion point for the first fund management house followed by 3 insertion points for text to explain the recommended funds followed by an insertion point for the second fund management house and 1 insertion point for the relevant additional fund.



Having done this, click the “Close” button.

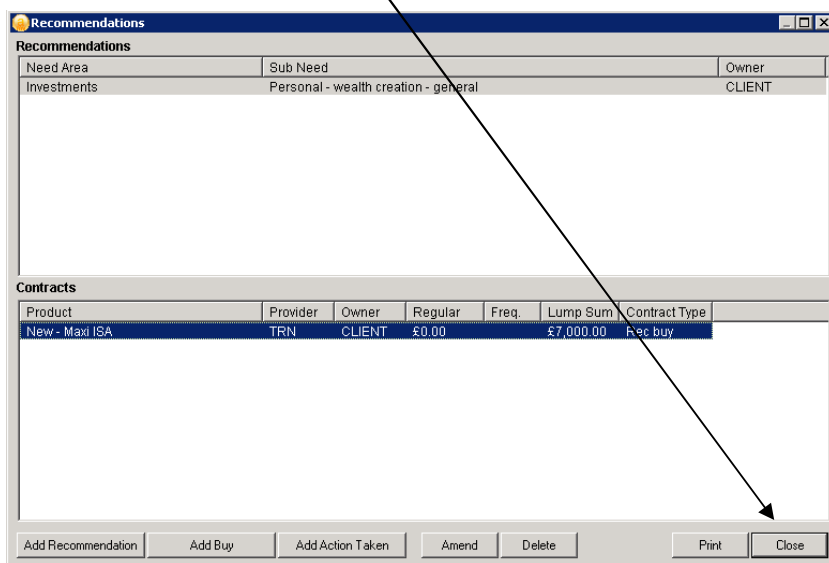
Followed by the “OK” button.



The "Recommended buy" dialog box contains the following fields and controls:

- Product details:**
 - Product: New - Maxi ISA (dropdown)
 - Provider: Transact (dropdown)
 - Owner: Client (dropdown)
- Regular:** £0.00 (text field)
- Frequency:** (dropdown menu)
- Lump Sum:** £7,000.00 (text field)
- Buttons:** Funds, OK, Cancel

Then the “Close” button.



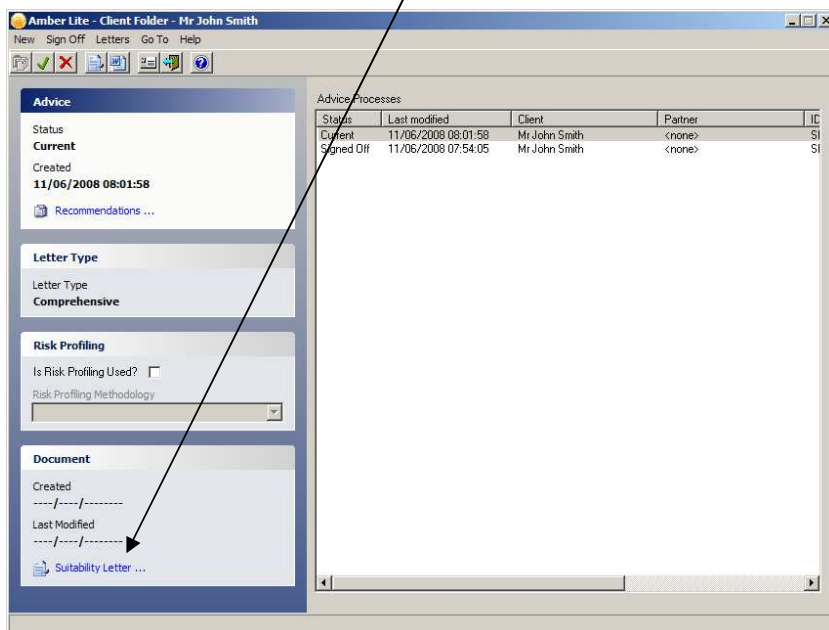
The "Recommendations" window displays the following information:

Need Area	Sub Need	Owner
Investments	Personal - wealth creation - general	CLIENT

Product	Provider	Owner	Regular	Freq.	Lump Sum	Contract Type
New - Maxi ISA	TRN	CLIENT	£0.00		£7,000.00	Reg buy

Buttons: Add Recommendation, Add Buy, Add Action Taken, Amend, Delete, Print, Close

And finally, the “Suitability Letter ...” link.



The "Amber Lite - Client Folder - Mr John Smith" window displays the following information:

Advice

Status: **Current**

Created: 11/06/2008 08:01:58

[Recommendations ...](#)

Letter Type

Letter Type: **Comprehensive**

Risk Profiling

Is Risk Profiling Used? ☐

Risk Profiling Methodology: (dropdown menu)

Document

Created: -----

Last Modified: -----

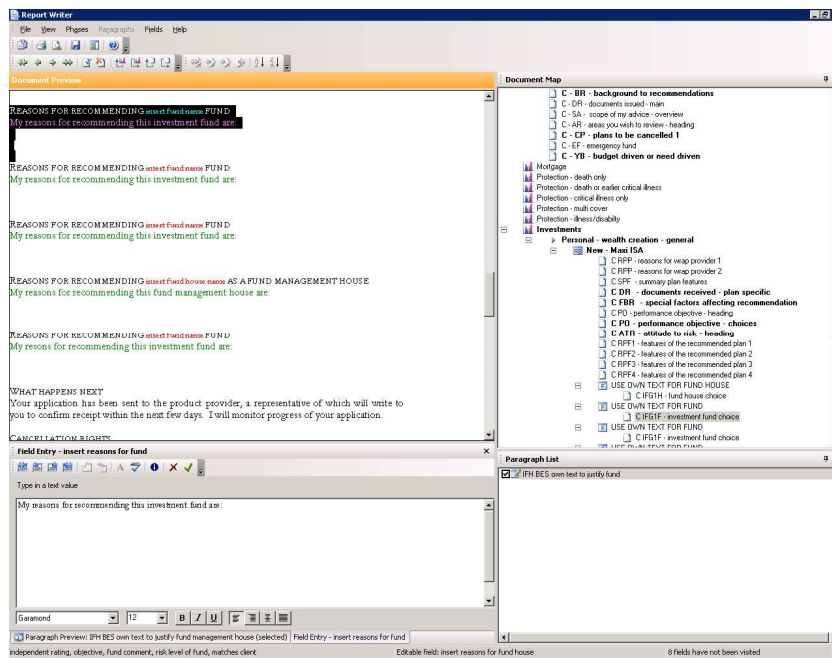
[Suitability Letter ...](#)

Advice Processes

Status	Last modified	Client	Partner	IC
Current	11/06/2008 08:01:58	Mr John Smith	<none>	SI
Signed Off	11/06/2008 07:54:05	Mr John Smith	<none>	SI

Notice there are now a number of areas in the suitability report which have been created so that you can add your own text.

Note especially that the green text is fully editable which means you may insert and even replace the green text entirely if you wish.



10 Adding charges comparison data to a recommendation

Clicking the “Funds and charges” button is an essential step to properly documenting a comparison of charges for an investment transfer recommendation where the impact of charges is a reasonable consideration to the overall recommendation.

In most instances where a transfer of a pension or investment plan has been recommended, you will need to include a written comparison of the charges under the old contract compared to those under the new. e-Suitability allows you to detail the comparison on a fund by fund basis or a bulk average basis for the following product recommendations:

- Transfer - Stocks and Shares ISA
- Transfer - Unit Trust or OEIC
- Transfer - Investment Bond – onshore
- Transfer - Investment Bond – offshore

For the above product recommendations, you may choose how to lay out the comparison.

First, let's consider a hypothetical example of a recommendation to transfer a Stocks and Shares ISA from Invesco Perpetual to Cofunds. At Invesco Perpetual the investment is held in a single fund and, following transfer to Cofunds, it will again be invested in a single fund. Here a fund by fund comparison will be the best route.

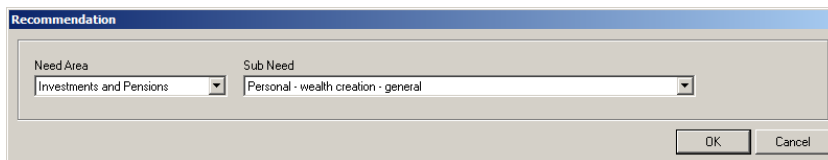
If, however, the investment will be split into 5 funds following transfer to Cofunds, it will be best to make a comparison of charges on a bulk average basis because this will have greater clarity.

Pension products have a history of complicated charges structures and, for this reason, e-Suitability requires you to detail the comparison on a plan by plan basis for the following product recommendations:

- Transfer - Stakeholder Pension
- Transfer - Non-stakeholder Pension
- Transfer - Self-invested Pension

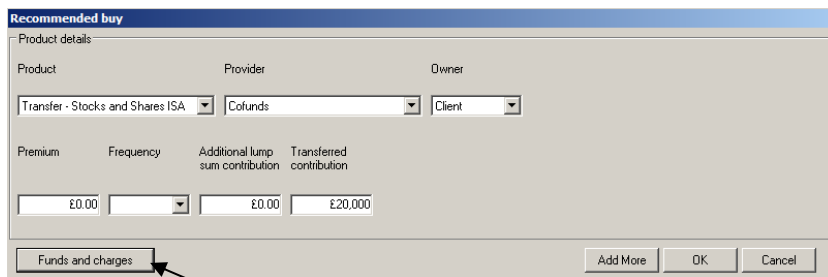
Now, let's look at how to document a charges comparison using e-Suitability with a real example of a lump sum investment of £20,000 in a transferred Stocks and Shares ISA arranged through Cofunds.

First, add a recommendation by selecting the appropriate Need Area and Sub Need – as shown below:



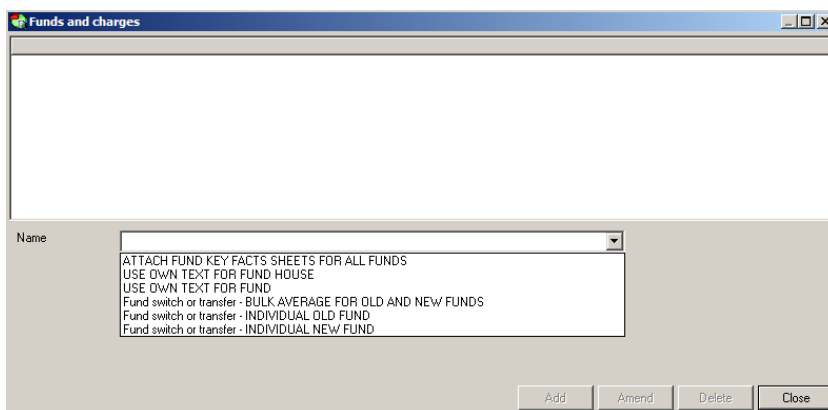
The 'Recommendation' dialog box has two dropdown menus. The 'Need Area' dropdown is set to 'Investments and Pensions'. The 'Sub Need' dropdown is set to 'Personal - wealth creation - general'. At the bottom right are 'OK' and 'Cancel' buttons.

Select: Transfer - Stocks and Shares ISA plus other relevant details as shown below:



The 'Recommended buy' dialog box shows product details. The 'Product' dropdown is set to 'Transfer - Stocks and Shares ISA'. The 'Provider' dropdown is set to 'Colunds'. The 'Owner' dropdown is set to 'Client'. Below these are four input fields: 'Premium' (set to £0.00), 'Frequency' (a dropdown), 'Additional lump sum contribution' (set to £0.00), and 'Transferred contribution' (set to £20,000). At the bottom left is a 'Funds and charges' button, which is pointed to by an arrow from the text below. To its right are 'Add More', 'OK', and 'Cancel' buttons.

Click the “Funds and charges” button and the following window appears:



The 'Funds and charges' dialog box has a large empty text area at the top. Below it is a 'Name' dropdown menu. The dropdown menu is open, showing a list of options: 'ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS', 'USE OWN TEXT FOR FUND HOUSE', 'USE OWN TEXT FOR FUND', 'Fund switch or transfer - BULK AVERAGE FOR OLD AND NEW FUNDS', 'Fund switch or transfer - INDIVIDUAL OLD FUND', and 'Fund switch or transfer - INDIVIDUAL NEW FUND'. At the bottom are 'Add', 'Amend', 'Delete', and 'Close' buttons.

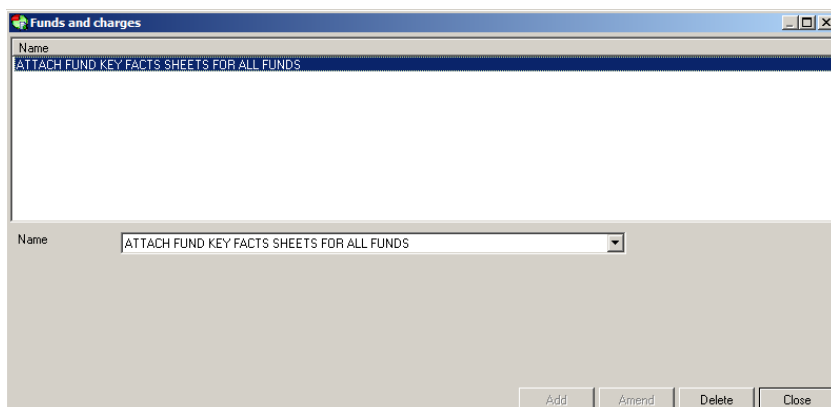
Notice that the fund selection items appear as normal but now, because a transfer product has been selected, the following extra items appear in the drop down menu:

Fund switch or transfer – BULK AVERAGE FOR OLD AND NEW FUNDS
 Fund switch or transfer – INDIVIDUAL OLD FUND
 Fund switch or transfer – INDIVIDUAL NEW FUND

10.1 Using the bulk average method

Let's assume we want to attach fund key facts sheets to achieve disclosure of the fund information such as the fund size, investment sector etc. Use of this and the alternative selections, USE OWN TEXT FOR FUND HOUSE and USE OWN TEXT FOR FUND are explained fully in the section headed “Adding investment funds to a recommendation”.

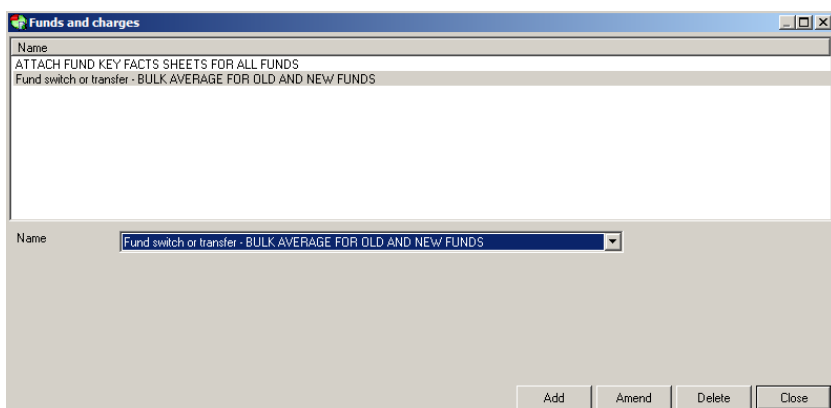
Select: ATTACH FUND KEY FACTS FOR ALL FUNDS and then click the “Add” button. The Funds and charges window will now appear as follows:



Now, let's see how to make use of the bulk average comparison method.

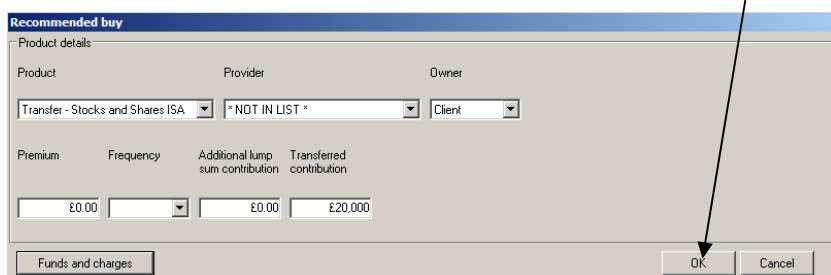
Select: Fund switch or transfer - BULK AVERAGE FOR OLD AND NEW FUNDS and then click the “Add” button again.

The Funds and charges window will now appear as follows:

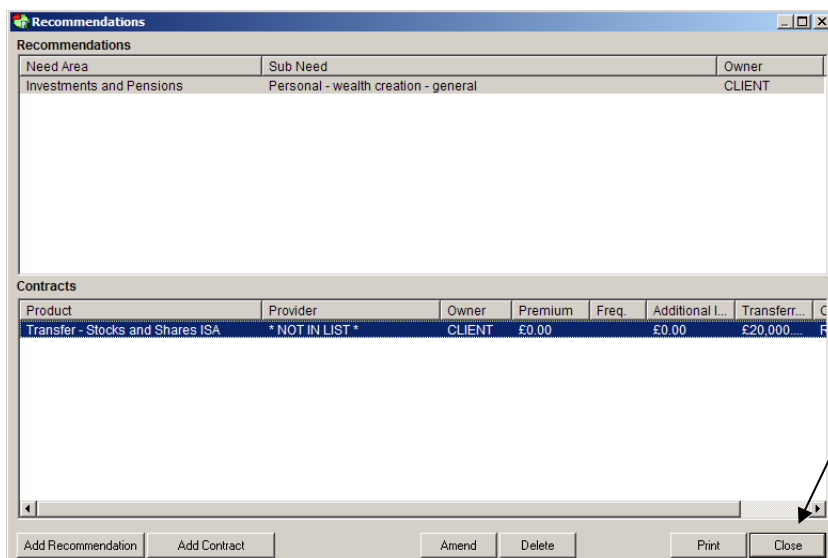


Notice the two lines that now appear in the white area of the Funds and charges window. These confirm that you have chosen to describe the fund by attaching a fund key facts document and have chosen the bulk average method of charges comparison.

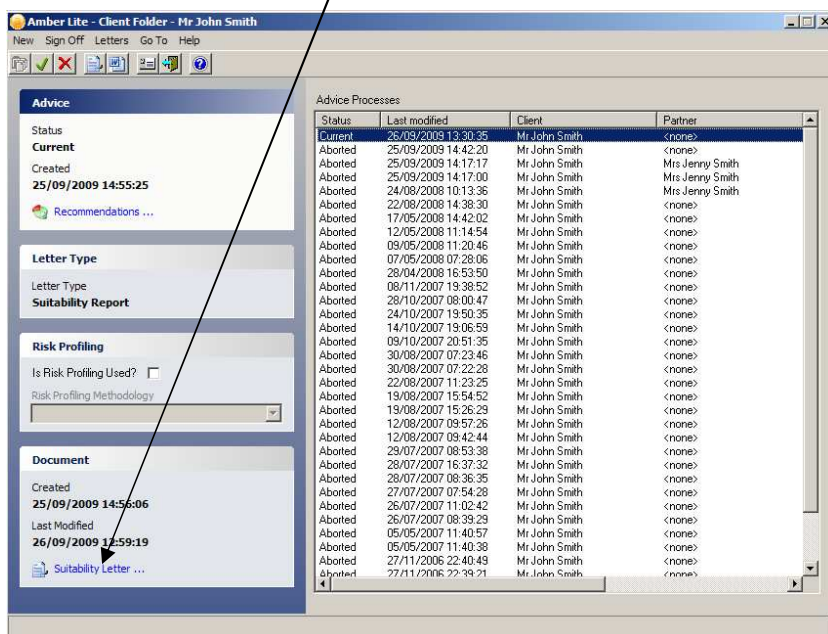
Next, click the “Close” button followed by the “OK” button.



Having returned to the Recommendations window, click the “Close” button.

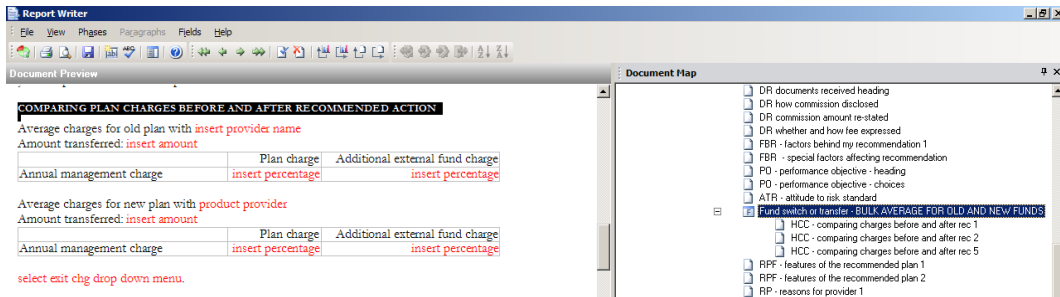


Now, having returned to the Amber Lite - Client Folder window, click the “Suitability Letter ...” link.



This will launch Report Writer from where you may preview and complete the suitability report.

Now, we can see in Report Writer that the selection of Fund switch or transfer - BULK AVERAGE FOR OLD AND NEW FUNDS inside the Funds and charges window as described above has caused text to explain the charges difference to be automatically inserted into the suitability report as shown below:



Enlarged, the text in the document preview pane of Report Writer appears as follows:

COMPARING PLAN CHARGES BEFORE AND AFTER RECOMMENDED ACTION

Average charges for old plan with **insert provider name**
Amount transferred: **insert amount**

	Plan charge	Additional external fund charge
Annual management charge	insert percentage	insert percentage

Average charges for new plan with **product provider**
Amount transferred: **insert amount**

	Plan charge	Additional external fund charge
Annual management charge	insert percentage	insert percentage

select exit chg drop down menu.

The sections of text coloured red mark insertion points for additional input. An example of completed text is as follows:

COMPARING PLAN CHARGES BEFORE AND AFTER RECOMMENDED ACTION

Average charges for old plan with **Invesco Perpetual**
Amount transferred: **£20,000**

	Plan charge	Additional external fund charge
Annual management charge	1.50%	0.00%

Average charges for new plan with **Cofunds**
Amount transferred: **£20,000**

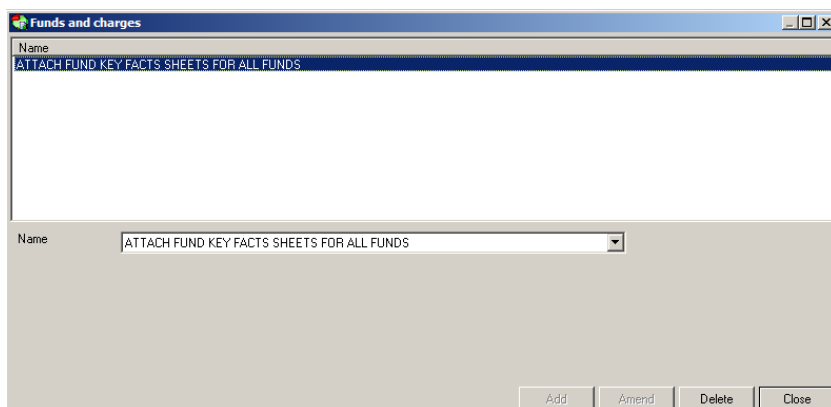
	Plan charge	Additional external fund charge
Annual management charge	1.75%	0.00%

No exit charges are payable.

10.2 Using the fund by fund comparison method

Let's assume we want to attach fund key facts sheets to achieve disclosure of the fund information such as the fund size, investment sector etc. Use of this and the alternative selections, USE OWN TEXT FOR FUND HOUSE and USE OWN TEXT FOR FUND are explained fully in the section headed "Adding investment funds to a recommendation".

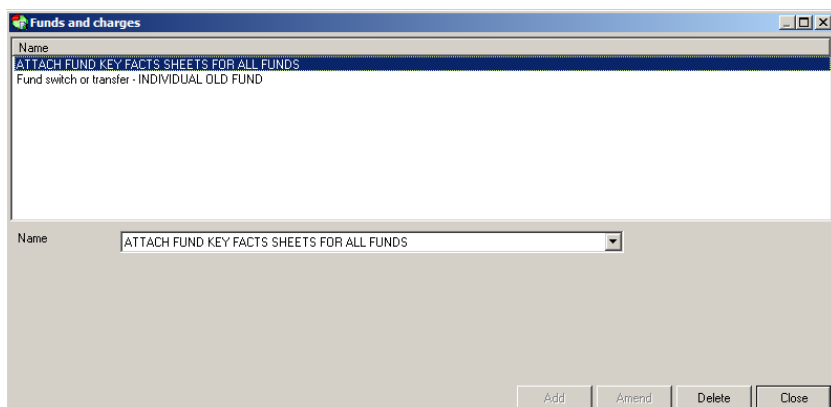
Select: ATTACH FUND KEY FACTS FOR ALL FUNDS and then click the "Add" button. The Funds and charges window will now appear as follows:



Now, let's see how to make use of the fund by fund comparison method.

Select: Fund switch or transfer - INDIVIDUAL OLD FUND and then click the "Add" button again.

The Funds and charges window will now appear as follows:

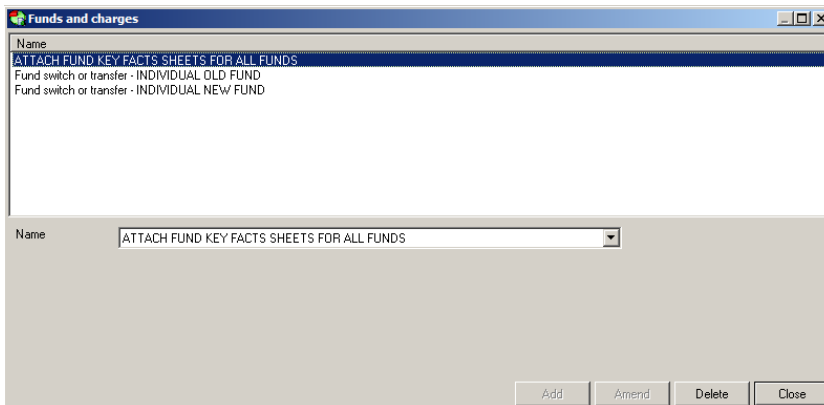


Notice now two lines appear in the white area of the Funds and charges window. These confirm that you have chosen to describe the fund by attaching a fund key facts document and have chosen to document fund charges for one old fund.

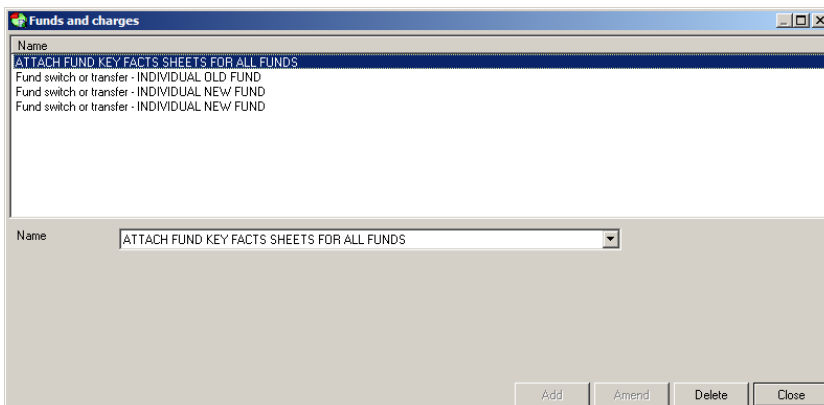
If the recommendation involved another old fund, it would be necessary to add another line to the list of items in the Funds and charges window. This would be done by clicking the name drop down menu, selecting Fund switch or transfer - INDIVIDUAL OLD FUND followed by the “Add” button.

In this example, we will assume only one old exists plus two new funds.

Click the name drop down menu, select Fund switch or transfer - INDIVIDUAL OLD FUND followed by the add button. The Funds and charges window will then appear as follows:

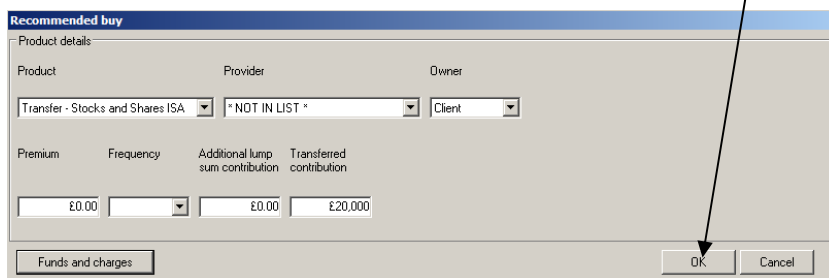


Repeat the process one more time and the Funds and charges window will appear as follows:



Notice the four lines that now appear in the white area of the Funds and charges window. These confirm that you have chosen to describe the fund by attaching a fund key facts document and have chosen the fund by fund method of charges comparison involving one old fund and two new funds.

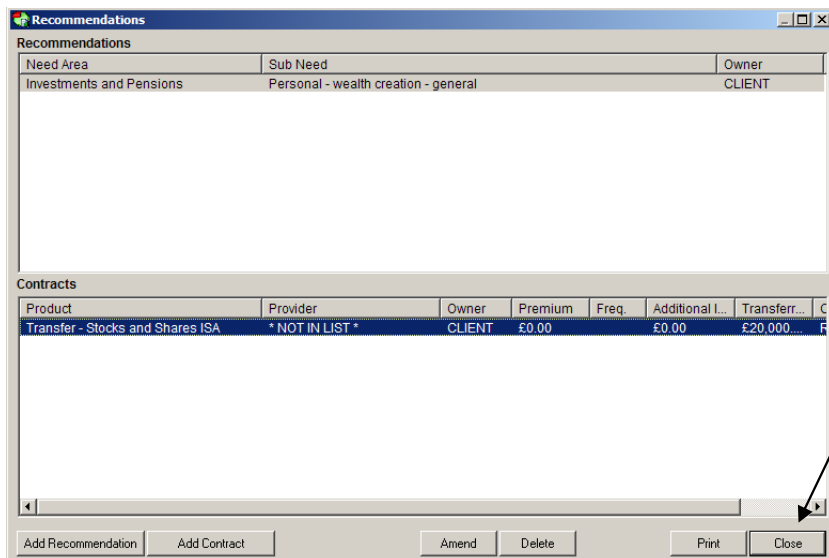
Next, click the “Close” button followed by the “OK” button.



The "Recommended buy" dialog box contains the following fields and controls:

- Product details:**
 - Product: Transfer - Stocks and Shares ISA
 - Provider: * NOT IN LIST *
 - Owner: Client
- Financial details:**
 - Premium: £0.00
 - Frequency: (dropdown)
 - Additional lump sum contribution: £0.00
 - Transferred contribution: £20,000
- Buttons:** Funds and charges, OK, Cancel

Having returned to the Recommendations window, click the “Close” button.



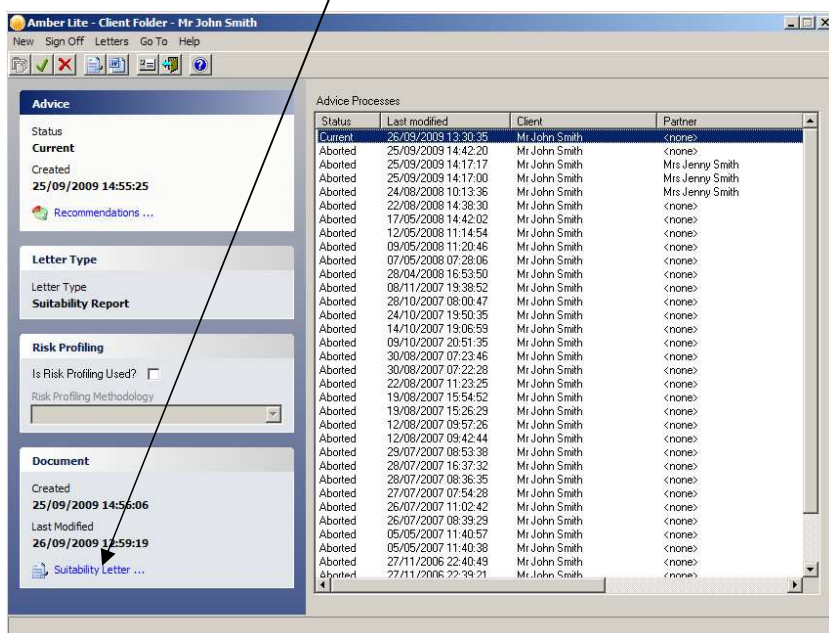
The "Recommendations" window displays the following information:

- Recommendations Table:**

Need Area	Sub Need	Owner
Investments and Pensions	Personal - wealth creation - general	CLIENT
- Contracts Table:**

Product	Provider	Owner	Premium	Freq.	Additional L...	Transferr...
Transfer - Stocks and Shares ISA	* NOT IN LIST *	CLIENT	£0.00		£0.00	£20,000...
- Buttons:** Add Recommendation, Add Contract, Amend, Delete, Print, Close

Now, having returned to the Amber Lite - Client Folder window, click the “Suitability Letter ...” link.



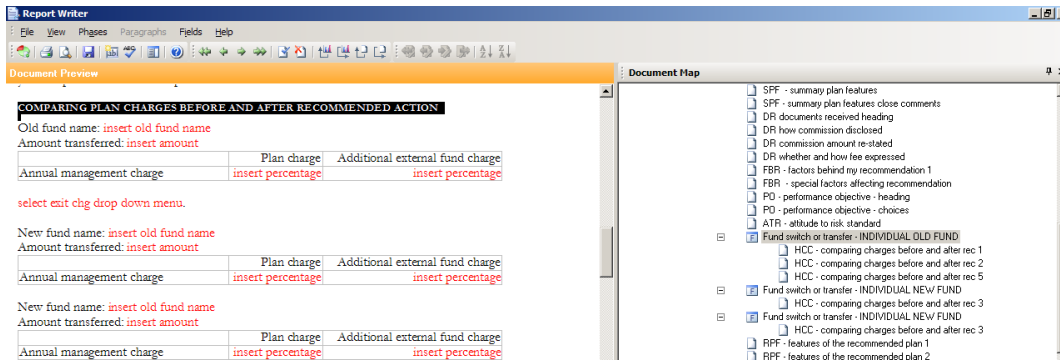
The "Amber Lite - Client Folder - Mr John Smith" window shows the following sections:

- Advice:**
 - Status: Current
 - Created: 25/09/2009 14:55:25
 - Recommendations ...
- Letter Type:**
 - Letter Type: Suitability Report
- Risk Profiling:**
 - Is Risk Profiling Used? ☐
 - Risk Profiling Methodology: (dropdown)
- Document:**
 - Created: 25/09/2009 14:56:06
 - Last Modified: 26/09/2009 12:59:19
 - Suitability Letter ...
- Advice Processes Table:**

Status	Last modified	Client	Partner
Current	26/09/2009 13:30:35	Mr John Smith	<none>
Aborted	26/09/2009 14:42:20	Mr John Smith	<none>
Aborted	25/09/2009 14:17:17	Mr John Smith	Mrs Jenny Smith
Aborted	25/09/2009 14:17:00	Mr John Smith	Mrs Jenny Smith
Aborted	24/08/2008 10:13:36	Mr John Smith	Mrs Jenny Smith
Aborted	22/08/2008 14:38:30	Mr John Smith	<none>
Aborted	17/05/2008 14:42:02	Mr John Smith	<none>
Aborted	12/05/2008 11:14:54	Mr John Smith	<none>
Aborted	09/05/2008 11:20:46	Mr John Smith	<none>
Aborted	07/05/2008 07:28:06	Mr John Smith	<none>
Aborted	28/04/2008 16:53:50	Mr John Smith	<none>
Aborted	08/11/2007 19:38:52	Mr John Smith	<none>
Aborted	28/10/2007 08:00:47	Mr John Smith	<none>
Aborted	24/10/2007 19:50:35	Mr John Smith	<none>
Aborted	14/10/2007 19:06:59	Mr John Smith	<none>
Aborted	09/10/2007 20:51:35	Mr John Smith	<none>
Aborted	30/08/2007 07:23:46	Mr John Smith	<none>
Aborted	30/08/2007 07:22:28	Mr John Smith	<none>
Aborted	22/08/2007 11:23:25	Mr John Smith	<none>
Aborted	19/08/2007 15:54:52	Mr John Smith	<none>
Aborted	19/08/2007 15:26:29	Mr John Smith	<none>
Aborted	12/08/2007 09:57:26	Mr John Smith	<none>
Aborted	12/08/2007 09:42:44	Mr John Smith	<none>
Aborted	29/07/2007 08:53:38	Mr John Smith	<none>
Aborted	28/07/2007 16:37:32	Mr John Smith	<none>
Aborted	28/07/2007 08:36:35	Mr John Smith	<none>
Aborted	27/07/2007 07:54:28	Mr John Smith	<none>
Aborted	26/07/2007 11:02:42	Mr John Smith	<none>
Aborted	26/07/2007 08:39:29	Mr John Smith	<none>
Aborted	05/05/2007 11:40:57	Mr John Smith	<none>
Aborted	05/05/2007 11:40:38	Mr John Smith	<none>
Aborted	27/11/2006 22:40:49	Mr John Smith	<none>
Aborted	27/11/2006 22:39:21	Mr John Smith	<none>

This will launch Report Writer from where you may preview and complete the suitability report.

Now, we can see in Report Writer that the selection of Fund switch or transfer - INDIVIDUAL OLD FUND and Fund switch or transfer - INDIVIDUAL NEW FUND inside the Funds and charges window as described above has caused text to explain the charges difference to be automatically inserted into the suitability report as shown below:



Enlarged, the text in the document preview pane of Report Writer appears as follows:

COMPARING PLAN CHARGES BEFORE AND AFTER RECOMMENDED ACTION

Old fund name: insert old fund name

Amount transferred: insert amount

	Plan charge	Additional external fund charge
Annual management charge	insert percentage	insert percentage

select exit chg drop down menu.

New fund name: insert old fund name

Amount transferred: insert amount

	Plan charge	Additional external fund charge
Annual management charge	insert percentage	insert percentage

New fund name: insert old fund name

Amount transferred: insert amount

	Plan charge	Additional external fund charge
Annual management charge	insert percentage	insert percentage

The sections of text coloured red mark insertion points for additional input.
An example of completed text is as follows:

COMPARING PLAN CHARGES BEFORE AND AFTER RECOMMENDED ACTION

Old fund name: Invesco Perpetual Corporate Bond

Amount transferred: £20,000

	Plan charge	Additional external fund charge
Annual management charge	1.00%	0.00%

No exit charges are payable.

New fund name: Fidelity Special Situations

Amount transferred: £10,000

	Plan charge	Additional external fund charge
Annual management charge	1.50%	0.00%

New fund name: Invesco Perpetual High Income

Amount transferred: £10,000

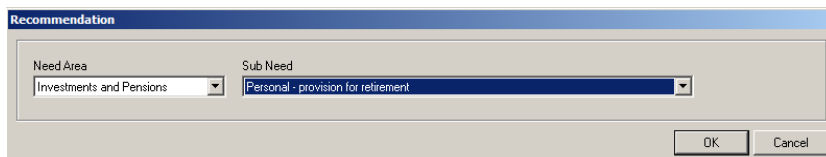
	Plan charge	Additional external fund charge
Annual management charge	1.50%	0.00%

Notice that, for each fund added, an additional block of text will be inserted.
For this reason, we recommend that you consider switching to the bulk average method of charges comparison in situations where more than 3 funds are to be compared.

10.3 Using the plan by plan comparison method for pensions

Now, let's look at how to document a charges comparison using e-Suitability with a real example of a personal pension transfer of £50,000 transferred from Equitable Life to Aviva.

First, add a recommendation by selecting the appropriate Need Area and Sub Need – as shown below:



The screenshot shows a 'Recommendation' dialog box. It contains two dropdown menus: 'Need Area' and 'Sub Need'. The 'Need Area' dropdown is set to 'Investments and Pensions'. The 'Sub Need' dropdown is set to 'Personal - provision for retirement'. At the bottom right of the dialog are 'OK' and 'Cancel' buttons.

Select: Transfer - Non-stakeholder Pension plus other relevant details as shown below:

The 'Recommended buy' window displays the following details:

Product details				
Product	Provider	Owner		
Transfer - Non-stakeholder Pension	Aviva	Client		
Gross Regular Contribution - Personal	Frequency	Additional Gross Lump Sum - Personal	To Age	Gross Lump Sum Contribution - Transferred
£0.00		£0.00	60	£50,000

At the bottom, there is a 'Funds and charges' button, an 'OK' button, and a 'Cancel' button. An arrow points from the 'Funds and charges' button to the text below.

Click the “Funds and charges” button and the following window appears:

The 'Funds and charges' window contains a large empty text area at the top. Below it is a 'Name' dropdown menu with the following options:

- ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS
- USE OWN TEXT FOR FUND HOUSE
- USE OWN TEXT FOR FUND
- Pension charges comparison- select one line for each transferred plan

At the bottom, there are four buttons: 'Add', 'Amend', 'Delete', and 'Close'.

Notice that the fund selection items appear as normal but now, because a pension transfer product has been selected, the following extra item appears in the drop down menu:

Pension charges comparison – select one line for each transferred plan.

In this example, we will assume that we will disclose information about the selected investment funds by means of attached fund facts documents and that your recommendation is to transfer two plans from equitable to the recommended contract with Aviva.

Click the name drop down menu, select “ATTACH FUND KEY FACTS SHEETS FOR ALL FUNDS” followed by the add button.

Then, click the name drop down menu again and select “Pension charges comparison - select one line for each transferred plan” followed by the “Add” button.

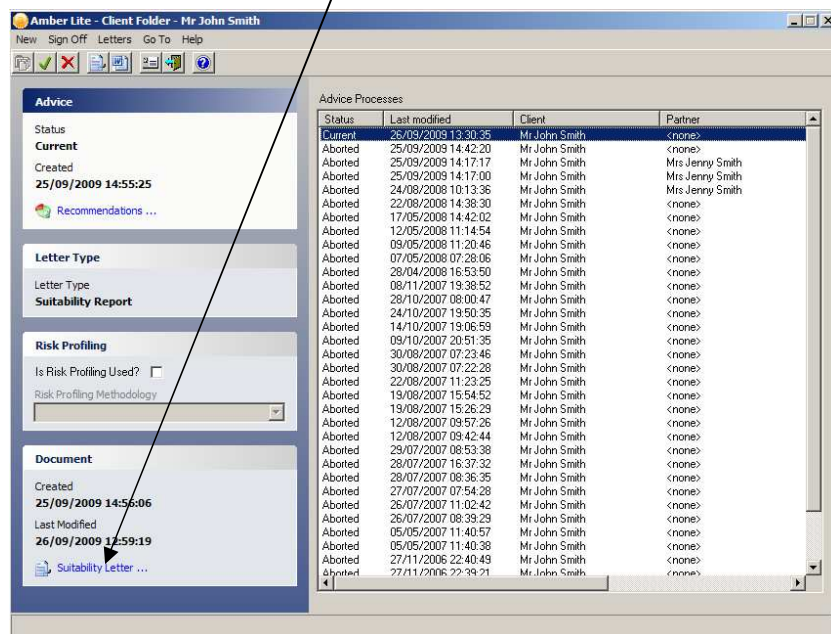
Repeat the above mentioned step one more time and the Funds and charges window will then appear as follows:

Notice the three lines that now appear in the white area of the Funds and charges window. These confirm that you have chosen to describe the fund by attaching a fund key facts document and have chosen to show a fund charges comparison for two old plans.

Next, click the “Close” button followed by the “OK” button.

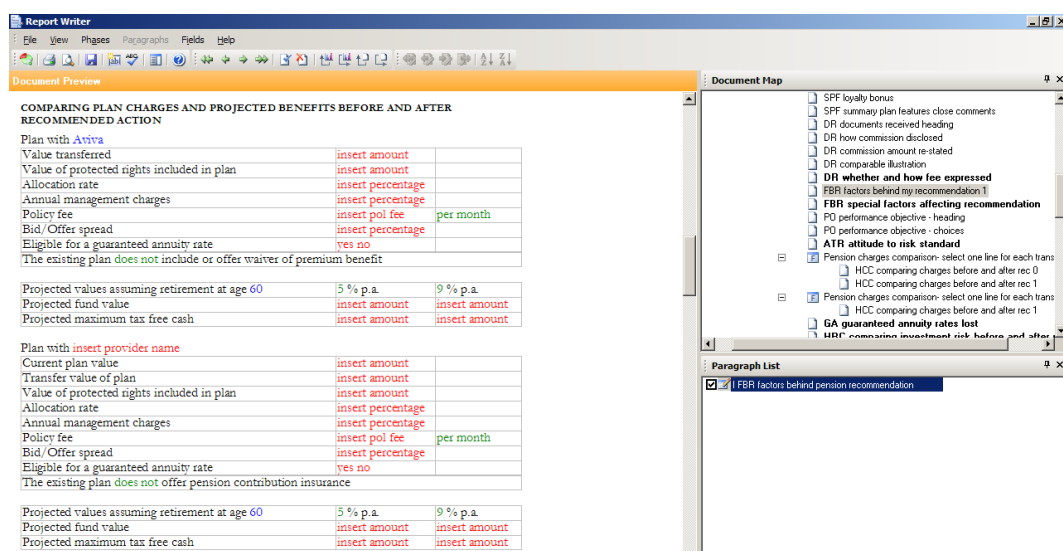
Having returned to the Recommendations window, click the “Close” button.

Now, having returned to the Amber Lite - Client Folder window, click the “Suitability Letter ...” link.



This will launch Report Writer from where you may preview and complete the suitability report.

Now, we can see in Report Writer that the selection of “Pension charges comparison - select one line for each transferred plan” inside the Funds and charges window as described above has caused text to explain the charges difference to be automatically inserted into the suitability report as shown below:



Enlarged, the text in the document preview pane of Report Writer appears as follows:

**COMPARING PLAN CHARGES AND PROJECTED BENEFITS BEFORE AND AFTER
RECOMMENDED ACTION**

Plan with **Aviva**

Value transferred	insert amount	
Value of protected rights included in plan	insert amount	
Allocation rate	insert percentage	
Annual management charges	insert percentage	
Policy fee	insert pol fee	per month
Bid/ Offer spread	insert percentage	
Eligible for a guaranteed annuity rate	yes no	
The existing plan does not include or offer waiver of premium benefit		

Projected values assuming retirement at age 60	5 % p.a.	9 % p.a.
Projected fund value	insert amount	insert amount
Projected maximum tax free cash	insert amount	insert amount

Plan with **insert provider name**

Current plan value	insert amount	
Transfer value of plan	insert amount	
Value of protected rights included in plan	insert amount	
Allocation rate	insert percentage	
Annual management charges	insert percentage	
Policy fee	insert pol fee	per month
Bid/ Offer spread	insert percentage	
Eligible for a guaranteed annuity rate	yes no	
The existing plan does not offer pension contribution insurance		

Projected values assuming retirement at age 60	5 % p.a.	9 % p.a.
Projected fund value	insert amount	insert amount
Projected maximum tax free cash	insert amount	insert amount

You may now complete the report by selecting each element of red text to make the appropriate insertions.

11 Adding plan components to friendly society plans

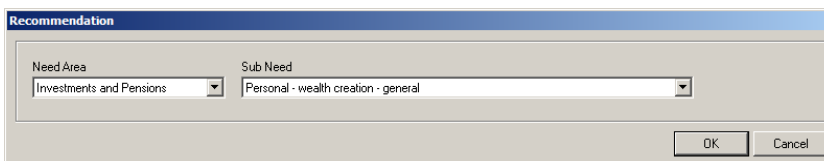
Clicking the “Plan clusters” button is an essential step to properly documenting all friendly society recommendations.

Friendly society regular premium savings plans offer investors special tax advantages similar to ISAs. Most friendly societies offer tax sheltered and non-tax sheltered savings components, the latter being used where the client wishes to save more than the maximum permitted tax sheltered amount.

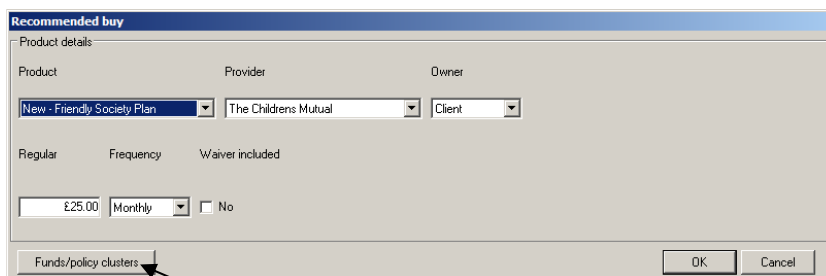
e-Suitability provides for automated insertion of summary of the plan components and a separate explanation of the taxation of the relative components dependant upon what plan components which are selected.

Let’s consider a hypothetical example of a recommendation to save £60 per month into a friendly society plan, £25 per month of which will be applied to a tax exempt plan component and the remainder will be applied to a taxable plan component.

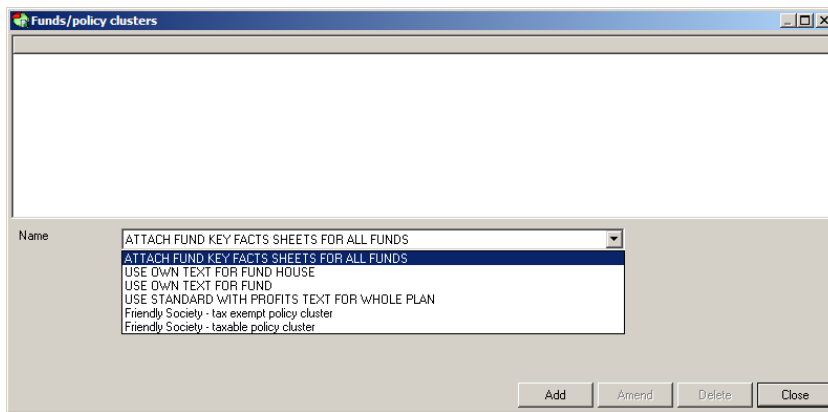
First, add a recommendation by selecting the appropriate Need Area and Sub Need – as shown below:



Select: New - Friendly Society Plan plus other relevant details as shown below:



Click the “Fund/policy clusters” button and the following window appears:



Notice that the fund selection items appear as normal but now, because a Friendly Society product has been selected, the following extra items appear in the drop down menu:

USE STANDARD WITH PROFITS TEXT FOR WHOLE PLAN
 Friendly Society – tax exempt policy cluster
 Friendly Society – taxable policy cluster

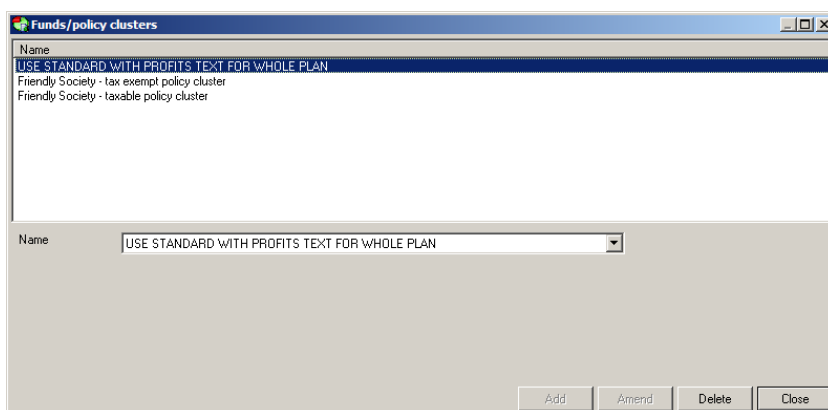
In this example, we will assume that we will disclose information about the selected investment fund by means of the built in support for with profits.

Click the Name drop down menu and select USE STANDARD WITH PROFITS TEXT FOR WHOLE PLAN followed by the “Add” button.

Then, click the Name drop down menu again and select Friendly Society - tax exempt policy cluster followed by the “Add” button.

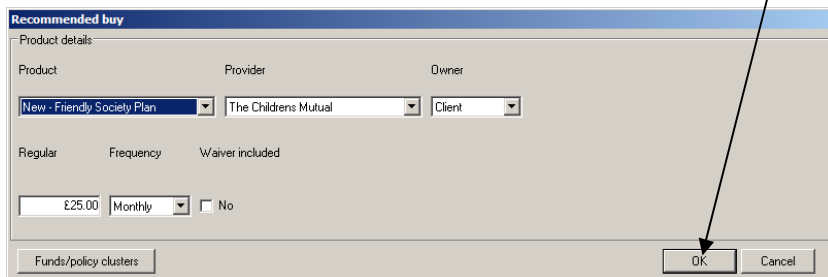
Then, click the Name drop down menu again and select Friendly Society - taxable policy cluster followed by the “Add” button.

The Funds and charges window will then appear as follows:



Notice the three lines that now appear in the white area of the Funds and charges window. These confirm that you have chosen to describe the fund by using the built in support for with profits investments and have chosen taxable and non-taxable plan components.

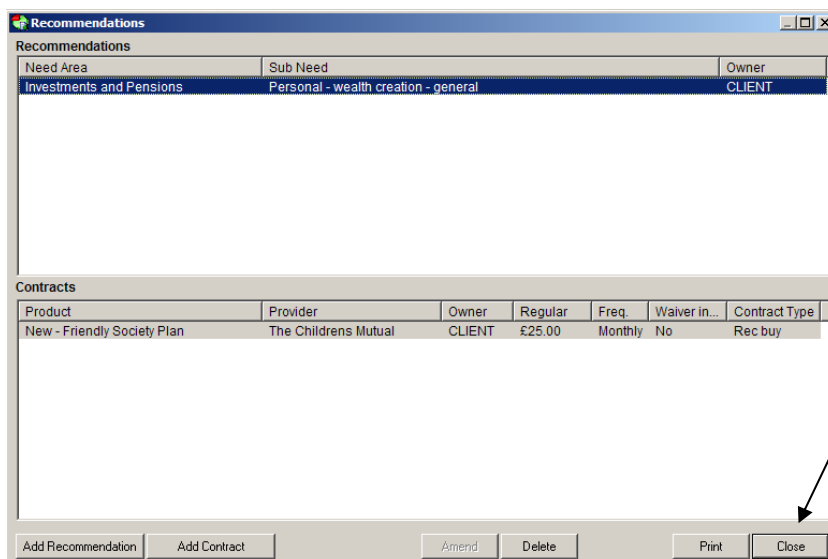
Next, click the “Close” button followed by the “OK” button.



The "Recommended buy" dialog box contains the following fields and controls:

- Product details:**
 - Product: New - Friendly Society Plan (dropdown)
 - Provider: The Childrens Mutual (dropdown)
 - Owner: Client (dropdown)
- Regular:** £25.00 (text field)
- Frequency:** Monthly (dropdown)
- Waiver included:** ☐ No
- Funds/policy clusters:** (button)
- Buttons:** OK, Cancel

Having returned to the Recommendations window, click the “Close” button.

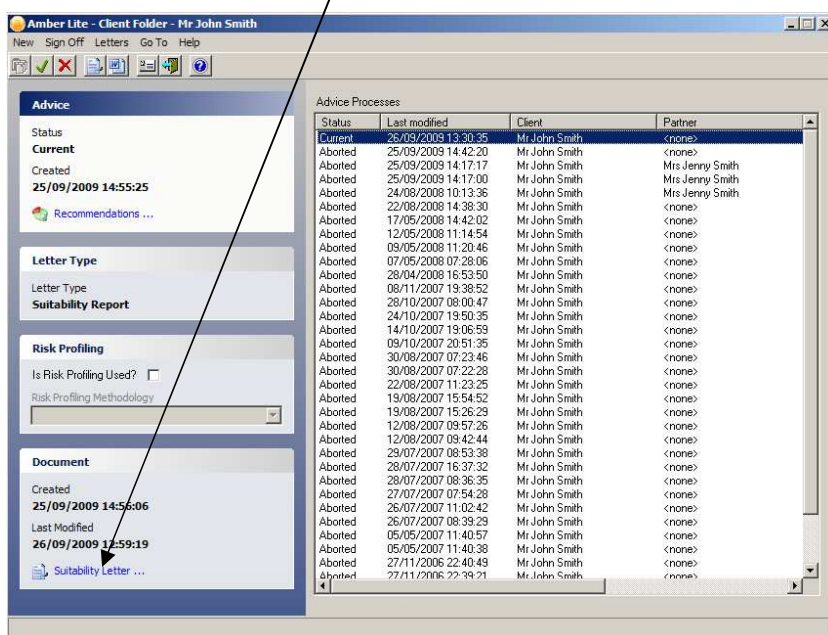


The "Recommendations" window displays the following information:

- Recommendations:**
 - Need Area: Investments and Pensions
 - Sub Need: Personal - wealth creation - general
 - Owner: CLIENT
- Contracts:**

Product	Provider	Owner	Regular	Freq.	Waiver in...	Contract Type
New - Friendly Society Plan	The Childrens Mutual	CLIENT	£25.00	Monthly	No	Rec buy
- Buttons:** Add Recommendation, Add Contract, Amend, Delete, Print, Close

Now, having returned to the Amber Lite – Client Folder window, click the “Suitability Letter ...” link.



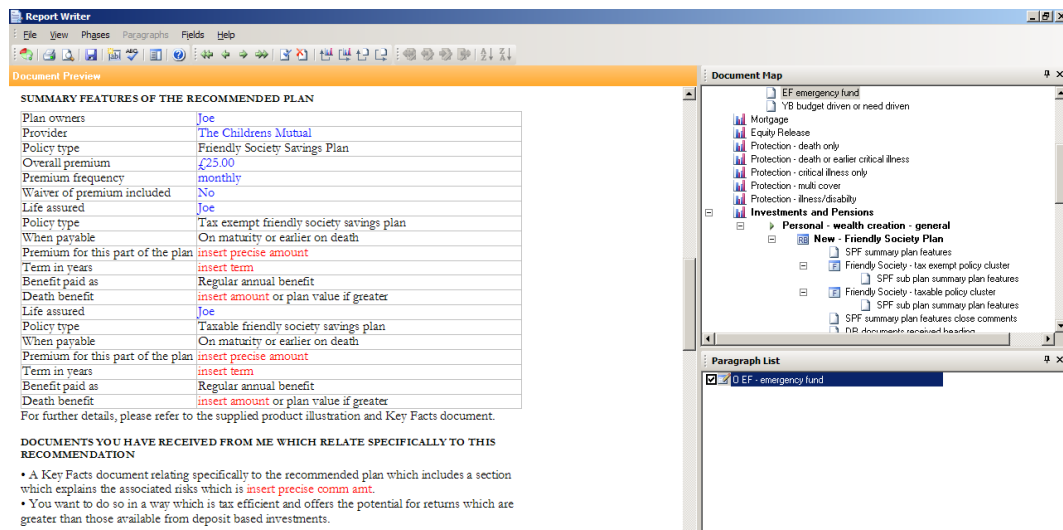
The "Amber Lite - Client Folder - Mr John Smith" window displays the following information:

- Advice:**
 - Status: Current
 - Created: 25/09/2009 14:55:25
 - Recommendations ... (link)
- Letter Type:**
 - Letter Type: Suitability Report
- Risk Profiling:**
 - Is Risk Profiling Used? ☐
 - Risk Profiling Methodology: (dropdown)
- Document:**
 - Created: 25/09/2009 14:56:06
 - Last Modified: 26/09/2009 12:59:19
 - Suitability Letter ... (link)
- Advice Processes:**

Status	Last modified	Client	Partner
Current	26/09/2009 13:30:35	Mr John Smith	<none>
Aborted	25/09/2009 14:42:20	Mr John Smith	<none>
Aborted	25/09/2009 14:17:17	Mr John Smith	Mrs Jenny Smith
Aborted	25/09/2009 14:17:00	Mr John Smith	Mrs Jenny Smith
Aborted	24/08/2008 10:13:36	Mr John Smith	Mrs Jenny Smith
Aborted	22/08/2008 14:38:30	Mr John Smith	<none>
Aborted	17/05/2008 14:42:02	Mr John Smith	<none>
Aborted	12/05/2008 11:14:54	Mr John Smith	<none>
Aborted	09/05/2008 11:20:46	Mr John Smith	<none>
Aborted	07/05/2008 07:28:06	Mr John Smith	<none>
Aborted	28/04/2008 16:53:50	Mr John Smith	<none>
Aborted	08/11/2007 19:38:52	Mr John Smith	<none>
Aborted	28/10/2007 08:00:47	Mr John Smith	<none>
Aborted	24/10/2007 19:50:35	Mr John Smith	<none>
Aborted	14/10/2007 19:06:59	Mr John Smith	<none>
Aborted	09/10/2007 20:51:35	Mr John Smith	<none>
Aborted	30/08/2007 07:23:46	Mr John Smith	<none>
Aborted	30/08/2007 07:22:28	Mr John Smith	<none>
Aborted	22/08/2007 11:23:25	Mr John Smith	<none>
Aborted	19/08/2007 15:54:52	Mr John Smith	<none>
Aborted	19/08/2007 15:26:29	Mr John Smith	<none>
Aborted	12/08/2007 09:57:26	Mr John Smith	<none>
Aborted	12/08/2007 09:42:44	Mr John Smith	<none>
Aborted	23/07/2007 08:53:38	Mr John Smith	<none>
Aborted	28/07/2007 16:37:32	Mr John Smith	<none>
Aborted	28/07/2007 08:36:35	Mr John Smith	<none>
Aborted	27/07/2007 07:54:28	Mr John Smith	<none>
Aborted	26/07/2007 11:02:42	Mr John Smith	<none>
Aborted	26/07/2007 08:39:29	Mr John Smith	<none>
Aborted	05/05/2007 11:40:57	Mr John Smith	<none>
Aborted	05/05/2007 11:40:38	Mr John Smith	<none>
Aborted	27/11/2006 22:40:49	Mr John Smith	<none>
Aborted	27/11/2006 22:39:21	Mr John Smith	<none>

This will launch Report Writer from where you may preview and complete the suitability report.

Now, we can see in Report Writer that the selection of two plan components inside the Funds and charges window as described above has caused text to explain the charges difference to be automatically inserted into the suitability report as shown below:



Enlarged, the text in the document preview pane of Report Writer appears as follows:

SUMMARY FEATURES OF THE RECOMMENDED PLAN

Plan owners	Joe
Provider	The Childrens Mutual
Policy type	Friendly Society Savings Plan
Overall premium	£25.00
Premium frequency	monthly
Waiver of premium included	No
Life assured	Joe
Policy type	Tax exempt friendly society savings plan
When payable	On maturity or earlier on death
Premium for this part of the plan	insert precise amount
Term in years	insert term
Benefit paid as	Regular annual benefit
Death benefit	insert amount or plan value if greater
Life assured	Joe
Policy type	Taxable friendly society savings plan
When payable	On maturity or earlier on death
Premium for this part of the plan	insert precise amount
Term in years	insert term
Benefit paid as	Regular annual benefit
Death benefit	insert amount or plan value if greater

For further details, please refer to the supplied product illustration and Key Facts document.

Both of the previously selected plan clusters are now described in the above summary plan features section. You may now complete the report by selecting each element of red text to make the appropriate insertions.

You may now complete the report by selecting each element of red text to make the appropriate insertions.

Notice that the life assured is coloured blue to indicate that the text is drawn from previous recommendation input. In this instance, this text may be amended if required.

Selecting the name of the life assured will cause a text box to appear as shown below:

SUMMARY FEATURES OF THE RECOMMENDED PLAN

Plan owners	Joe
Provider	The Childrens Mutual
Policy type	Friendly Society Savings Plan
Overall premium	£25.00
Premium frequency	monthly
Waiver of premium included	No
Life assured	Joe
Policy type	Tax exempt friendly society savings plan
When payable	On maturity or earlier on death
Premium for this part of the plan	insert precise amount
Term in years	insert term
Benefit paid as	Regular annual benefit

Field Entry - OwnerFirstName

Type in a text value

Joe

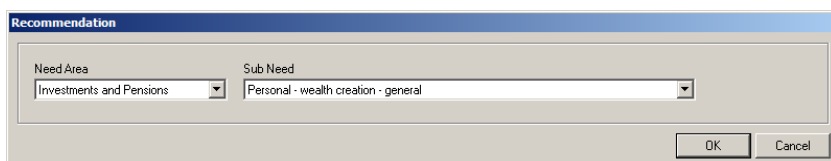
You may now change the name, “Joe” to another name should the life assured differ from the plan owner.

12 Adding plan components to structured products

Clicking the “Plan clusters” button is an essential step to properly documenting all structured product recommendations.

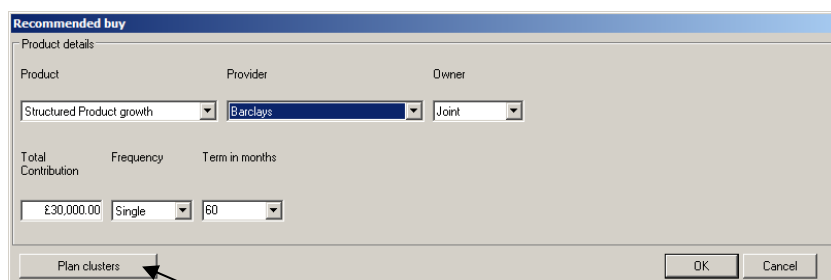
Let’s consider a hypothetical example of a recommendation to invest £30,000 in a structured growth investment plan making use of a stocks and shares component of £7,200 and a direct investment component of £22,800, the latter of which suffers capital gains tax on the returns.

First, add a recommendation by selecting the appropriate Need Area and Sub Need – as shown below:



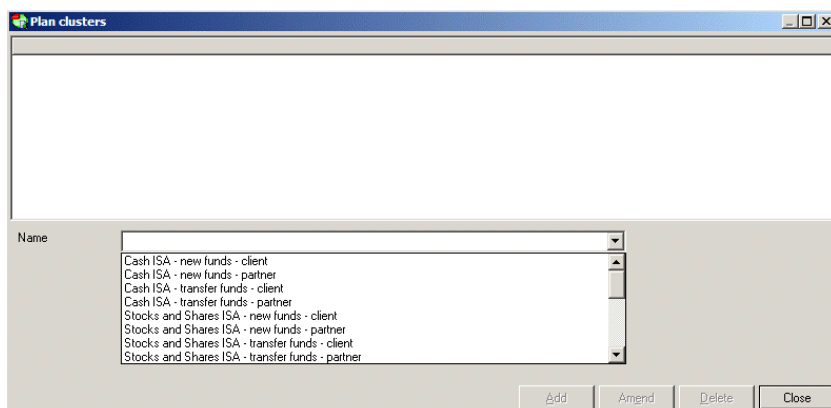
The 'Recommendation' dialog box has two dropdown menus. The 'Need Area' dropdown is set to 'Investments and Pensions' and the 'Sub Need' dropdown is set to 'Personal - wealth creation - general'. There are 'OK' and 'Cancel' buttons at the bottom right.

Select: Structured Product growth plus other relevant details as shown below:



The 'Recommended buy' dialog box has a 'Product details' section with three dropdown menus: 'Product' (Structured Product growth), 'Provider' (Barclays), and 'Owner' (Joint). Below these are three input fields: 'Total Contribution' (£30,000.00), 'Frequency' (Single), and 'Term in months' (60). At the bottom left is a 'Plan clusters' button with an arrow pointing to it from the text below. There are 'OK' and 'Cancel' buttons at the bottom right.

Next, click the “Plan clusters” button which will cause the following window to appear:



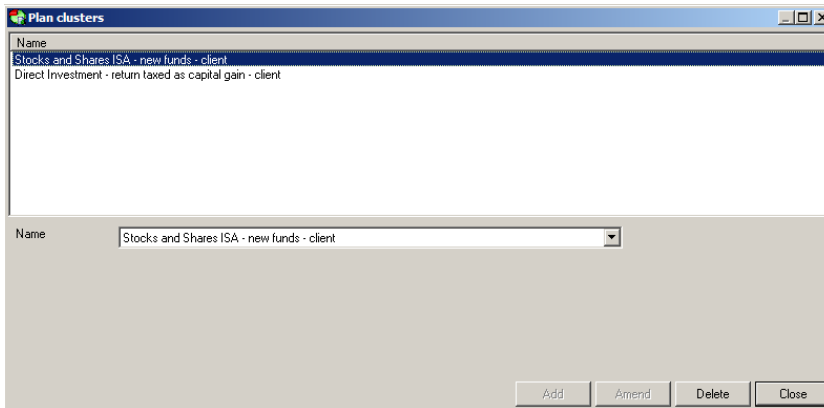
The 'Plan clusters' dialog box has a large empty text area at the top. Below it is a 'Name' dropdown menu showing a list of options: 'Cash ISA - new funds - client', 'Cash ISA - new funds - partner', 'Cash ISA - transfer funds - client', 'Cash ISA - transfer funds - partner', 'Stocks and Shares ISA - new funds - client', 'Stocks and Shares ISA - new funds - partner', 'Stocks and Shares ISA - transfer funds - client', and 'Stocks and Shares ISA - transfer funds - partner'. At the bottom are 'Add', 'Amend', 'Delete', and 'Close' buttons.

Click the “Name” drop down menu and notice that a lengthy list of plan cluster options then appears as shown above. Scroll through to find which apply to this recommendation.

Select: Stocks and Shares ISA - new funds - client followed by the “Add” button.

Then, click the Name drop down menu again and select “Direct Investment - return taxed as capital gain - client” followed by the “Add” button.

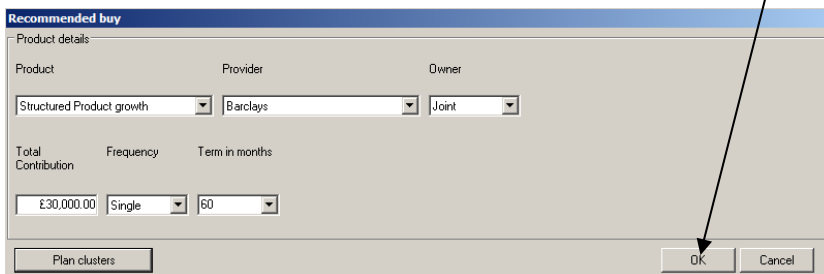
The Funds and charges window will then appear as follows:



The screenshot shows a window titled "Plan clusters". It has a list box labeled "Name" containing two entries: "Stocks and Shares ISA - new funds - client" and "Direct Investment - return taxed as capital gain - client". Below the list box is a dropdown menu also labeled "Name" with the first entry selected. At the bottom right are four buttons: "Add", "Amend", "Delete", and "Close".

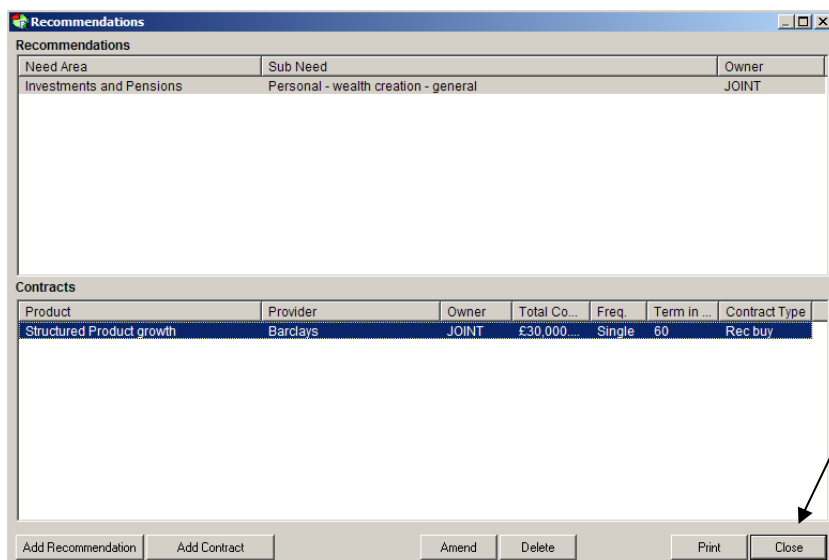
Notice the two lines that now appear in the white area of the Funds and charges window. These confirm that you have chosen to two plan components in the client's name.

Next, click the “Close” button followed by the “OK” button.

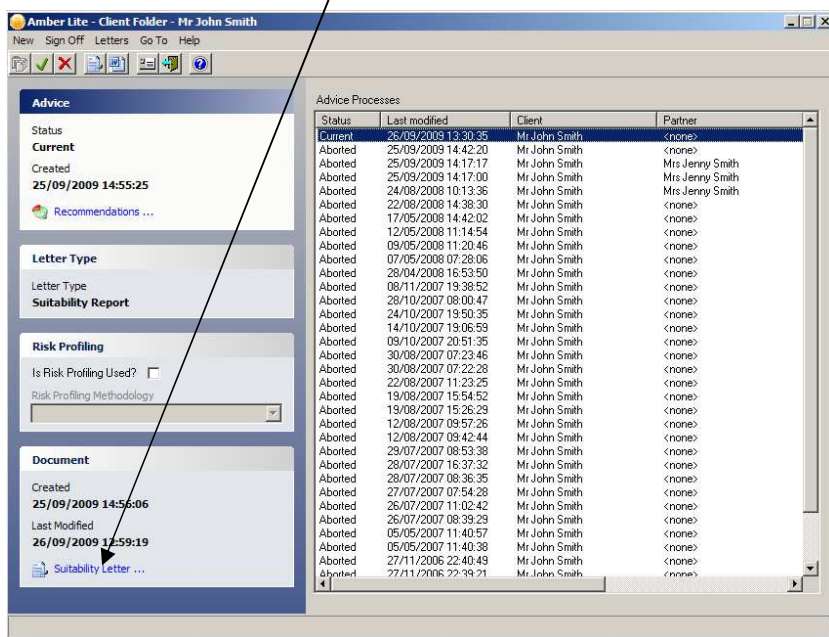


The screenshot shows a window titled "Recommended buy". It has a "Product details" section with three dropdown menus: "Product" (Structured Product growth), "Provider" (Barclays), and "Owner" (Joint). Below these are three input fields: "Total Contribution" (£30,000.00), "Frequency" (Single), and "Term in months" (60). At the bottom left is a "Plan clusters" button, and at the bottom right are "OK" and "Cancel" buttons. An arrow points from the text above to the "OK" button.

Having returned to the Recommendations window, click the “Close” button.

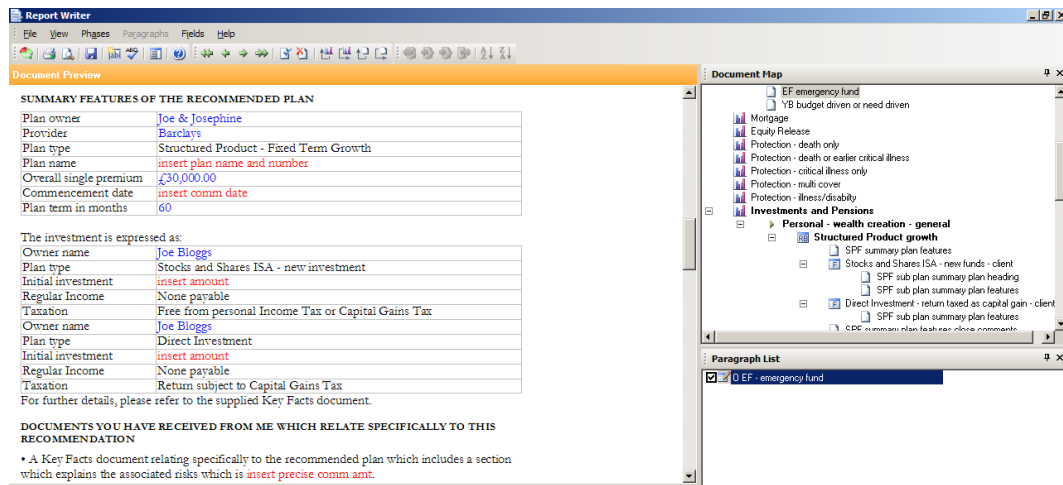


Now, having returned to the Amber Lite - Client Folder window, click the “Suitability Letter ...” link.



This will launch Report Writer from where you may preview and complete the suitability report.

Now, we can see in Report Writer that the selection of two plan components inside the Funds and charges window as described above has caused text to explain the charges difference to be automatically inserted into the suitability report as shown below:



Enlarged, the text in the document preview pane of Report Writer appears as follows:

SUMMARY FEATURES OF THE RECOMMENDED PLAN

Plan owner	Joe & Josephine
Provider	Barclays
Plan type	Structured Product - Fixed Term Growth
Plan name	insert plan name and number
Overall single premium	£30,000.00
Commencement date	insert comm date
Plan term in months	60

The investment is expressed as:

Owner name	Joe Bloggs
Plan type	Stocks and Shares ISA - new investment
Initial investment	insert amount
Regular Income	None payable
Taxation	Free from personal Income Tax or Capital Gains Tax
Owner name	Joe Bloggs
Plan type	Direct Investment
Initial investment	insert amount
Regular Income	None payable
Taxation	Return subject to Capital Gains Tax

For further details, please refer to the supplied Key Facts document.

Both of the previously selected plan components are described in the above summary plan features section. You may now complete the report by selecting each element of red text to make the appropriate insertions.

13 Adding plan components for income protection

Previously, e-Suitability provided automated support for single layer income protection plans but not plans with more than one layer of protection. An example might be school teacher whose employment contract provides full sick pay for the first 26 weeks, half pay for the next 26 weeks and zero sick pay after that. In this scenario, a split cover plan will offer best value and most providers afford this flexibility in the contracts offered.

Now, support for split cover plans is provided. Selection of the recommendation is done in the normal way as shown below.

Need Area	Sub Need	Owner
Protection - illness/disability	Situational - Personal protection - provide for self only	CLIENT

Product	Provider	Owner	Premium	Freq.	Annual Be...	To Age	Wa
Income Protection	Friends Provident	CLIENT	£30.00	Monthly	£10,000.00	60	Yes

The product selection screen now includes a selection box labelled “Plan clusters”.

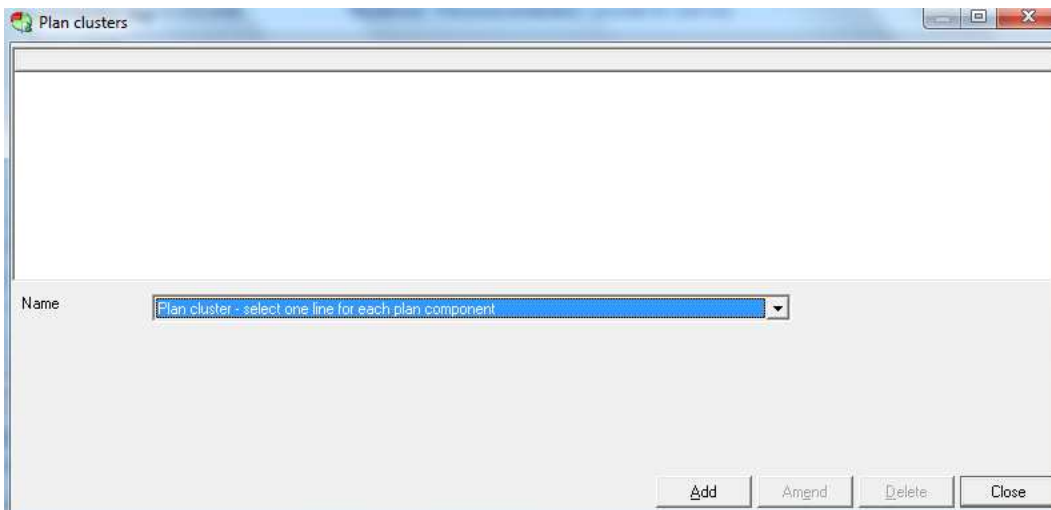
Product	Provider	Owner
Income Protection	Friends Provident	Client

Premium	Frequency	Annual Benefit	To Age	Waiver included	Guaranteed premium
£30.00	Monthly	£10,000.00	60	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes

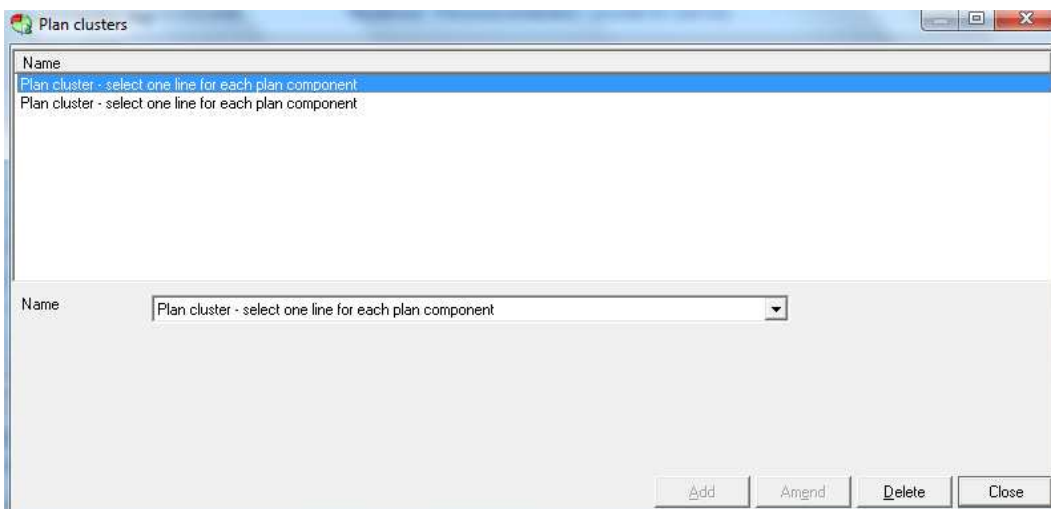
Plan clusters

Clicking “Plan clusters” is an essential step to properly documenting all income protection plan recommendations.

Having selected this button, the following screen appears.



Click the "Add" button once for each additional cluster. If the plan has two segments the selection screen should appear as follows:



Clicking the "Close" button will return you to the screen from where you may select the "Suitability Letter ..." link.

Now, the suitability report will render in a way which allows the plan components to be itemised in terms of the differing deferment periods and benefit amounts as shown below.

SUMMARY FEATURES OF THE RECOMMENDED PLAN

Life assured	John
Provider	Friends Provident
Policy type	Income Protection
When payable	after onset of disability which affects your ability to work
Age cover ceases	60 years
Benefit paid as	regular income benefit
Overall Benefit amount	£10,000.00 per annum
Increases to benefit amount	remains level
Premium amount	£30.00
Premium frequency	monthly
Increases to premium amount	remains level
Waiver of premium included	Yes
Guaranteed premium	Yes
The plan consists of:	
Deferment period	select deferment period
Benefit amount	insert amount per annum
Deferment period	select deferment period
Benefit amount	insert amount per annum

For further details, please refer to the supplied product illustration and key facts document.

14 Product specific guidance

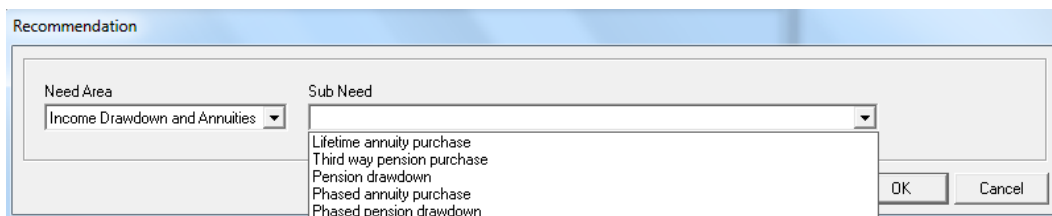
14.1 Third way pensions

Only the following providers and products supported:

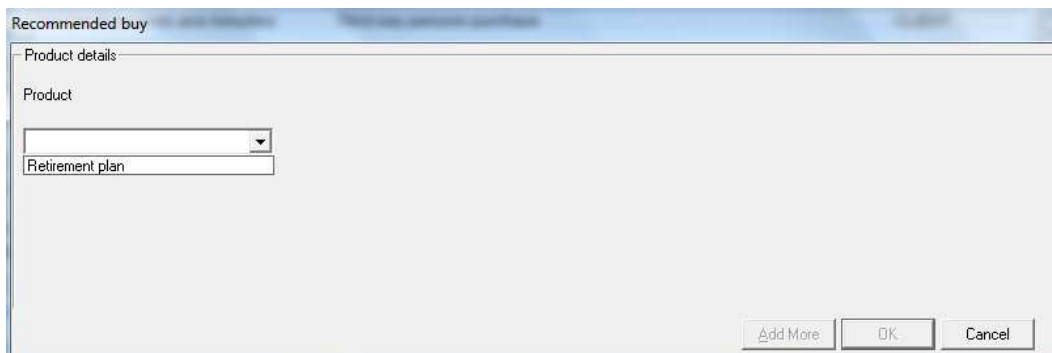
Aviva	Fixed Term Retirement Plan
Just Retirement	Fixed Term Annuity
LV	Protected Retirement Plan
Metlife	Freedom Income Plan
Metlife	Retirement Portfolio

Unlike lifetime annuities, there can be large design differences between the individual products and for this reason product specific support has been implemented.

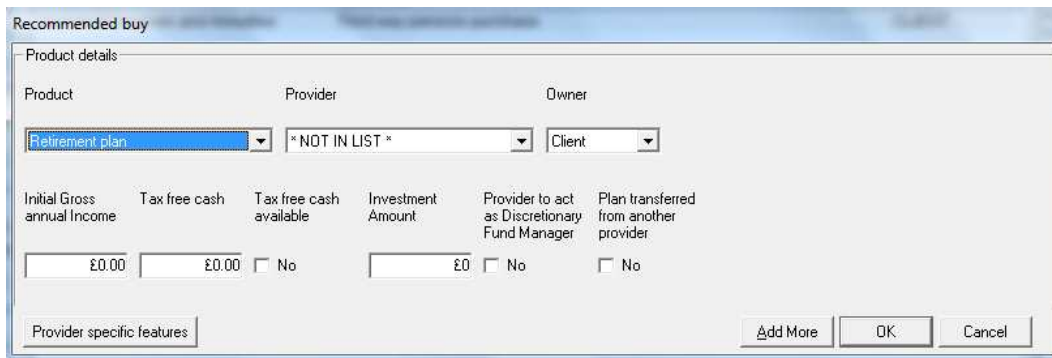
To access third way pension recommendations, select “Income Drawdown and Annuities” need area and then “Third way pension purchase” as a sub need.



Selecting, “Third way pension purchase” followed by the add contact button will cause the following selection box to appear.



Selecting, “Retirement plan” will cause the following input fields to appear.



Recommended buy

Product details

Product	Provider	Owner
Retirement plan	* NOT IN LIST *	Client

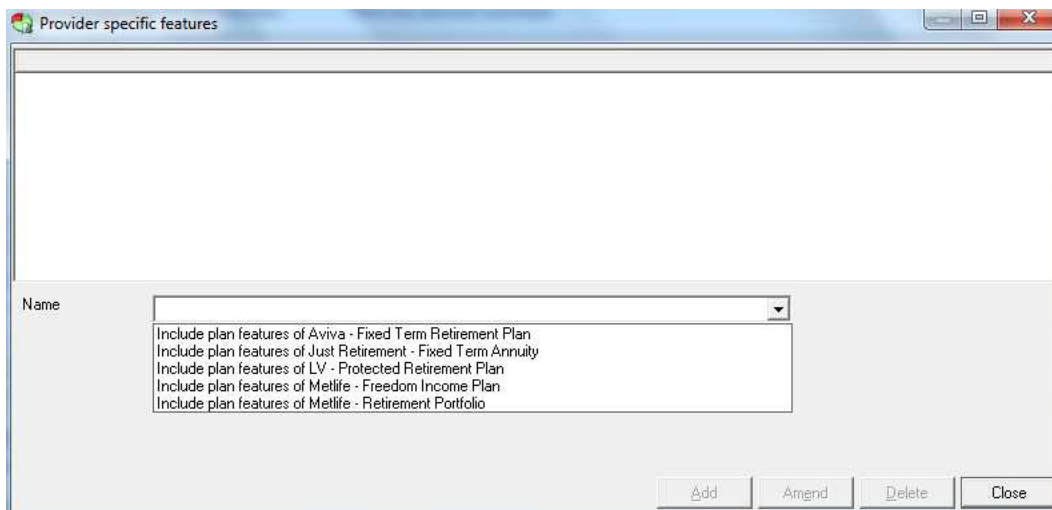
Initial Gross annual Income	Tax free cash	Tax free cash available	Investment Amount	Provider to act as Discretionary Fund Manager	Plan transferred from another provider
£0.00	£0.00	<input type="checkbox"/> No	£0	<input type="checkbox"/> No	<input type="checkbox"/> No

Provider specific features

Add More OK Cancel

Product specific feature selections are made by clicking the “Provider specific feature” button when the following selection screen will appear.

Clicking the “Provider specific feature” button will cause the following screen to appear.



Provider specific features

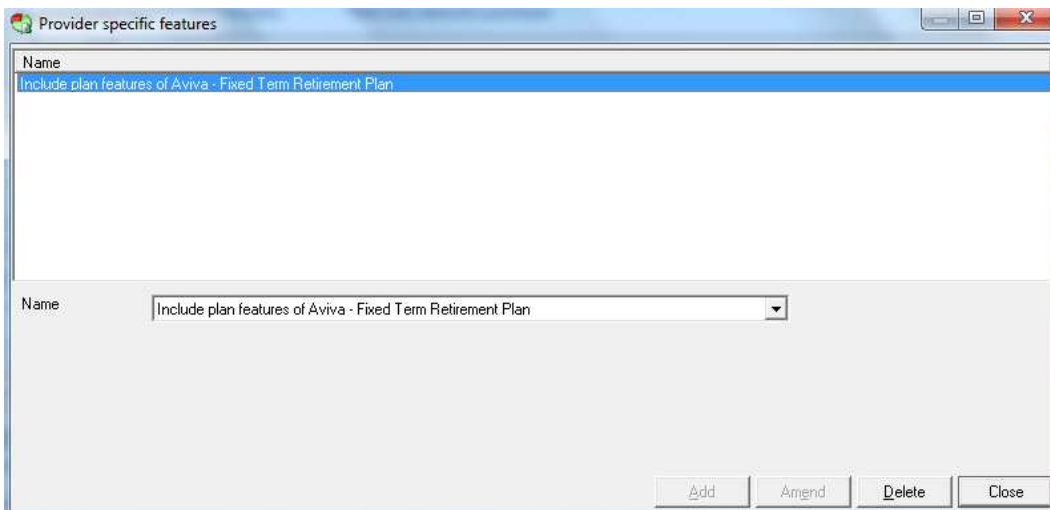
Name

Include plan features of Aviva - Fixed Term Retirement Plan
 Include plan features of Just Retirement - Fixed Term Annuity
 Include plan features of LV - Protected Retirement Plan
 Include plan features of Metlife - Freedom Income Plan
 Include plan features of Metlife - Retirement Portfolio

Add Amend Delete Close

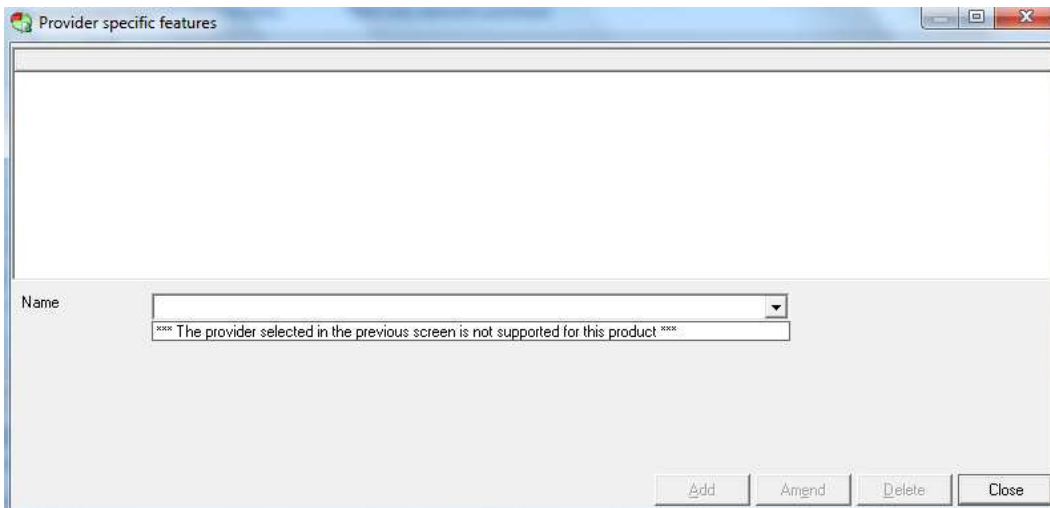
Selecting one item from the list followed by the “Add” button and then the “Close” button is all that is need. Then, the former input screen appears at which point it will be important to ensure that the product provider matches in both instances.

An example of the completed screen follows.



The screenshot shows a window titled "Provider specific features". At the top, there is a list box labeled "Name" containing one item: "Include plan features of Aviva - Fixed Term Retirement Plan". Below this list box is a dropdown menu, also labeled "Name", which currently displays the same text: "Include plan features of Aviva - Fixed Term Retirement Plan". At the bottom right of the window, there are four buttons: "Add", "Amend", "Delete", and "Close".

If an unsupported product provider is selected, the drop down menu will appear as follows.



The screenshot shows the same "Provider specific features" window. The list box at the top is empty. The dropdown menu below it is now open, displaying a warning message: "xxxx The provider selected in the previous screen is not supported for this product xxxx". The "Add", "Amend", "Delete", and "Close" buttons remain at the bottom right.

The above dropdown menu selection warns you that no automated text will be generated for the provider you have selected.

14.2 Discretionary fund management

In view of the fact that DFM services vary widely, support specific to individual providers has been included in e-Suitability. DFM recommendations may be made in two ways:

The DFM acts as product provider and investment manager

The DFM acts as investment manager but not product provider

Only the following product providers are supported for cases where they also act as DFM. These are:

Brewin Dolphin

Cazenove Capital Management

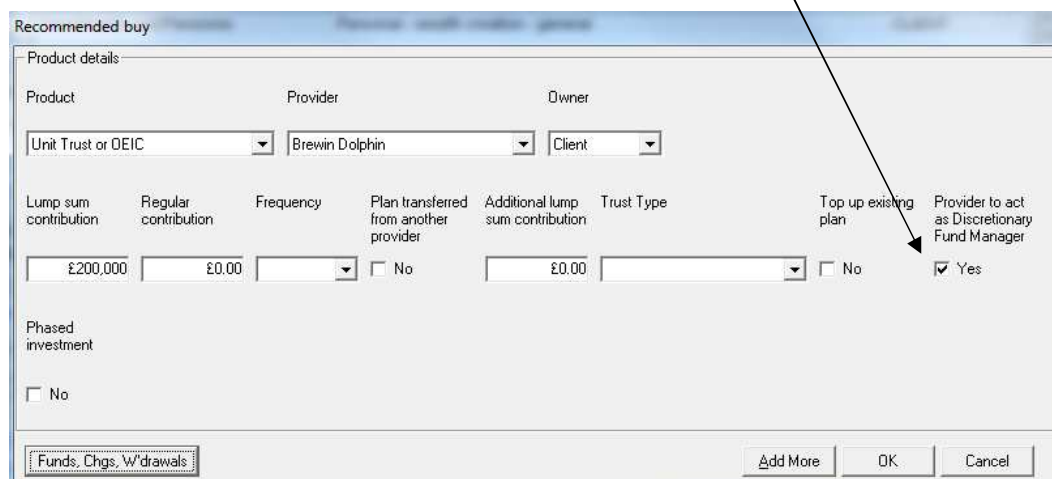
Quilters

Rathbones

Williams De Broe

More providers will be added on demand from users.

To create a DFM recommendation where the product provider acts as DFM, you must first select one of the supported providers and then mark the check box labelled, "Provider to act as Discretionary Fund Manager" as shown below.



The screenshot shows a 'Recommended buy' dialog box with the following fields and options:

- Product details:**
 - Product: Unit Trust or OEIC
 - Provider: Brewin Dolphin
 - Owner: Client
- Contribution and Transfer Options:**
 - Lump sum contribution: £200,000
 - Regular contribution: £0.00
 - Frequency: (dropdown menu)
 - Plan transferred from another provider: ☐ No
 - Additional lump sum contribution: £0.00
 - Trust Type: (dropdown menu)
- Top up existing plan:** ☐ No
- Provider to act as Discretionary Fund Manager:** ☒ Yes
- Phased investment:** ☐ No
- Buttons:** Funds, Chgs, W'drawals, Add More, OK, Cancel

An arrow points from the text above to the 'Provider to act as Discretionary Fund Manager' checkbox.

Having done this text appropriate for the selected provider will be automatically inserted.

To create a DFM recommendation where the DFM is not the product provider, you must first select any of the providers as normal. In the example below, Skandia are the product provider.

Recommended buy

Product details

Product: Unit Trust or OEIC Provider: Skandia Owner: Client

Lump sum contribution: £200,000 Regular contribution: £0.00 Frequency: Plan transferred from another provider: ☐ No Additional lump sum contribution: £0.00 Trust Type: Top up existing plan: ☐ No Provider to act as Discretionary Fund Manager: ☐ No

Phased investment: ☐ No

Funds, Chgs, W'drawals Add More OK Cancel

Notice that the check box remains set to “No”.

Now, click the button labelled, “Funds, Chgs, W'drawals” and select from the dropdown list, “DISCRETIONARY FUND MANAGER APPOINTED WHICH IS NOT THE PRODUCT PROVIDER” followed by the “Add” button.

Other selections appropriate to your recommendation may also be made from this dropdown list.

Then click the close button.

Funds, Chgs, W'drawals

Name: DISCRETIONARY FUND MANAGER APPOINTED WHICH IS NOT THE PRODUCT PROVIDER

Name: DISCRETIONARY FUND MANAGER APPOINTED WHICH IS NOT THE PRODUCT PROVIDER

Add Amend Delete Close

Having done this generic text and insertion points will automatically be inserted.

15 User defined styles and fonts

e-Suitability reports are produced making use of a number of default styles and fonts which control the layout of the report or letter content.

The styles and fonts feature of e-Suitability enables each user to decide the layout and font settings which can easily be set and reset. Each time a change is made, it will register permanently until you choose to change the appearance again.

For example, you may prefer your reports and letters to be rendered in a different font size or a completely different font.

The controls include a handy “reset all” feature which enables you to quickly revert to the default style and font state in case of any difficulty.

Here is some example text to illustrate some of the possibilities.

Before changes

John Smith
Suitability Report
Date of recommendation: 28 September 2009

This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

SCOPE OF MY ADVICE

It is important that you understand my advice. Therefore, you should read this report in conjunction with the above-mentioned documents and any plan specific documents which have been supplied to you. You should pay particular attention to the sections on charges and cancellation. If you believe that any information in these documents is materially incorrect, or if you have any questions, please let me know as soon as possible.

The financial needs dealt with in this report are based upon my analysis of the information you have provided to me. You should review your needs from time to time as they may change. The recommendations made in this report are valid now but may not be in future.

EMERGENCY FUND

- You should consider keeping some money available with immediate access to cover any unforeseen emergency expenditure that may arise.
- How much you should hold as an emergency fund will depend on a number of factors including the security of your income and the level of your regular monthly financial commitments. Traditional sources of funding this requirement include current accounts, savings accounts or any other available cash based investments that are readily accessible.

After changes

John Smith
Suitability Report
Date of recommendation: 28 September 2009

This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

SCOPE OF MY ADVICE

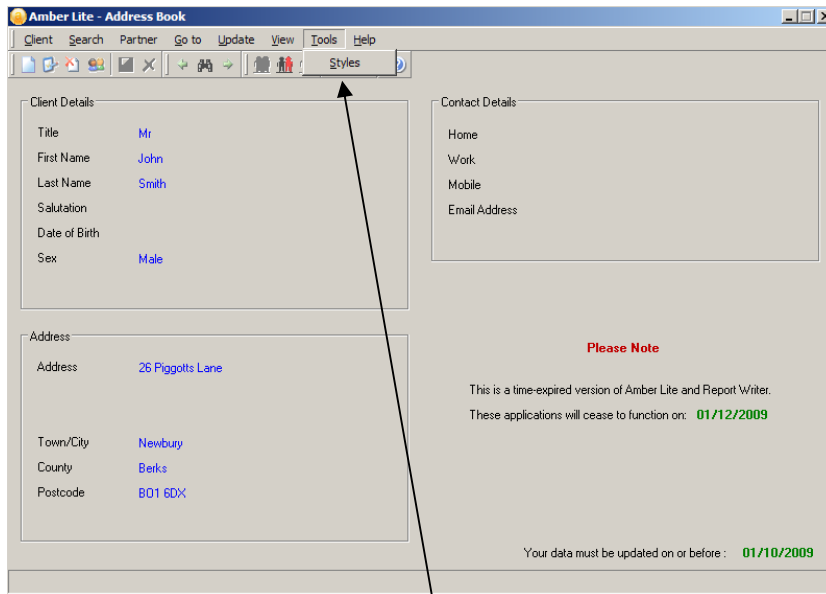
It is important that you understand my advice. Therefore, you should read this report in conjunction with the above-mentioned documents and any plan specific documents which have been supplied to you. You should pay particular attention to the sections on charges and cancellation. If you believe that any information in these documents is materially incorrect, or if you have any questions, please let me know as soon as possible.

The financial needs dealt with in this report are based upon my analysis of the information you have provided to me. You should review your needs from time to time as they may change. The recommendations made in this report are valid now but may not be in future.

EMERGENCY FUND

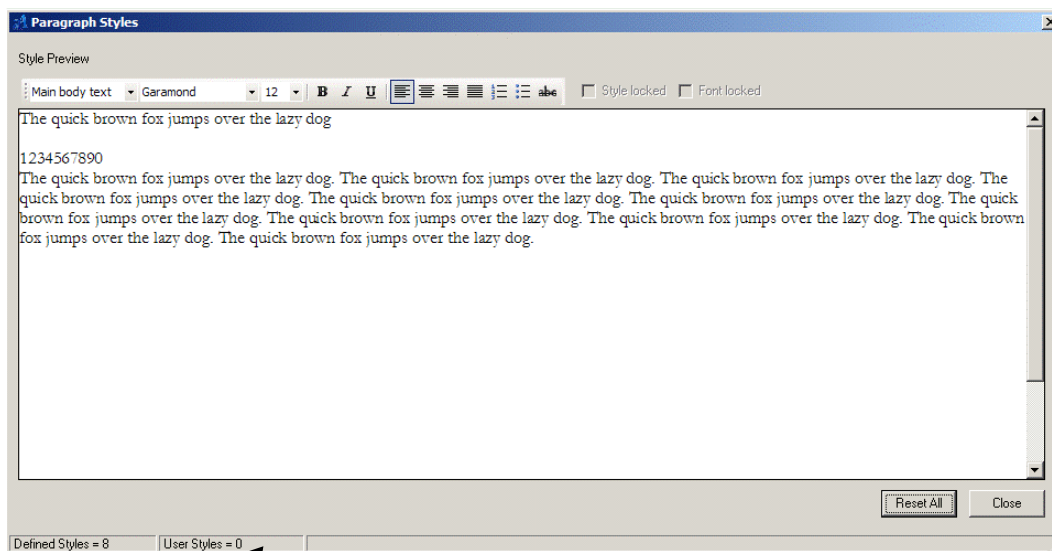
- You should consider keeping some money available with immediate access to cover any unforeseen emergency expenditure that may arise.
- How much you should hold as an emergency fund will depend on a number of factors including the security of your income and the level of your regular monthly financial commitments. Traditional sources of funding this requirement include current accounts, savings accounts or any other available cash based investments that are readily accessible.

15.1 Accessing the styles and fonts customisation



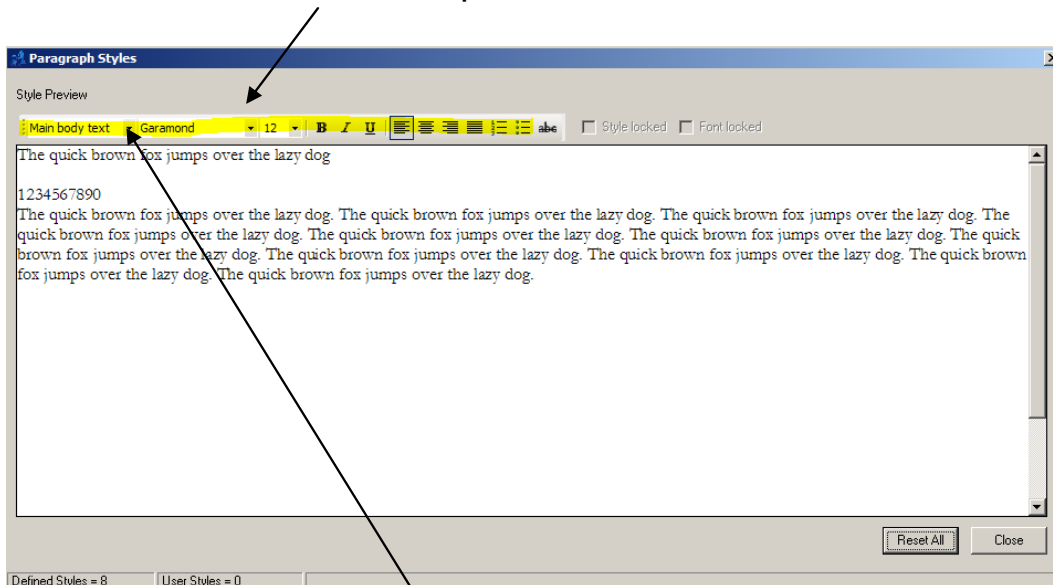
The styles and fonts customisation is accessible from the Amber Lite - Address Book window which appears immediately after the Amber Lite application is launched.

Select “Styles” from the “Tools” drop down menu shown above and the following window will appear:



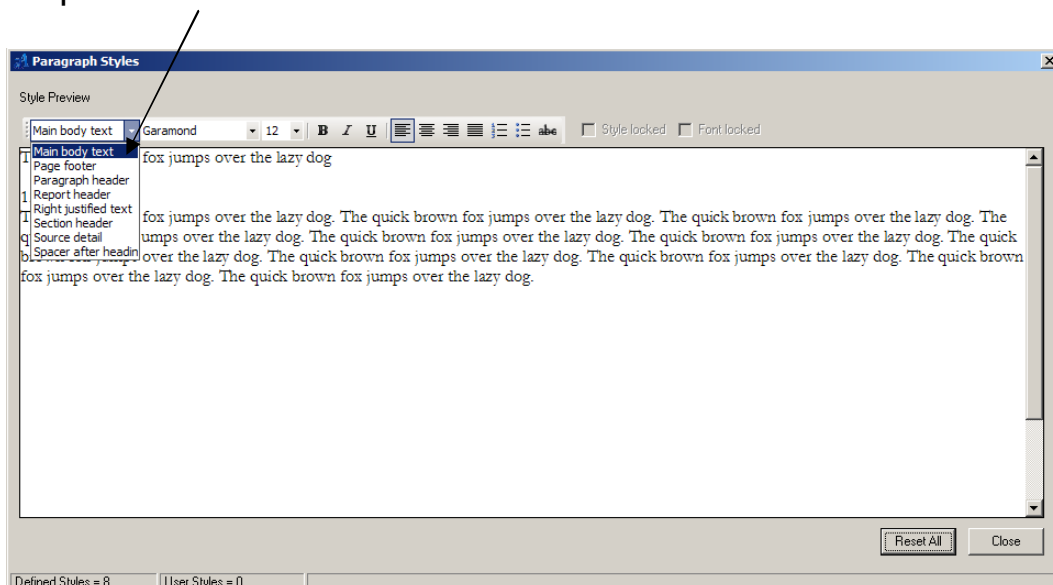
Notice the caption, “User styles = 0”. This indicates that no user defined styles have yet been set.

Near to the top of the window is a bar consisting of items which may be selected or amended as required.



Selecting the drop down icon on the left will cause the list of styles to appear.

The drop down list is shown below. Note that all styles are listed and, to make changes, you first need to select the style you wish to change from this drop down menu.



15.2 Styles explained

Each style is designed to serve a separate layout function. We have done this to enable you to make rapid and extensive changes to the way the report text is produced for printing. The styles and a brief description of their function are listed below:

Style name	Font and layout control function
Main body text	Affects nearly all of the report or letter content. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size</i> <i>left aligned text or justified text</i>
Page footer	Affects only the page footer content. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size</i> <i>left aligned, centre aligned or right aligned text</i>
Paragraph header	Affects only the paragraph header content. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size</i> <i>bold, italic or underlined text</i> <i>left aligned text</i>
Right justified text	Affects only the body text which is right aligned. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size</i> <i>right aligned text</i>
Section header	Affects only the paragraph header content. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size</i> <i>bold, italic or underlined text</i> <i>left aligned text</i>
Source detail	Affects only the text to describe an information source. <i>We recommend you confine any adjustments to:</i> <i>font name</i> <i>font size - half the font size selected for main body text</i> <i>bold, italic or underlined text</i> <i>left aligned text</i>

Spacer after header

Affects only paragraph space between the paragraph header and main body text.

We recommend you confine any adjustments to:

font size – this will determine the size of the spacer

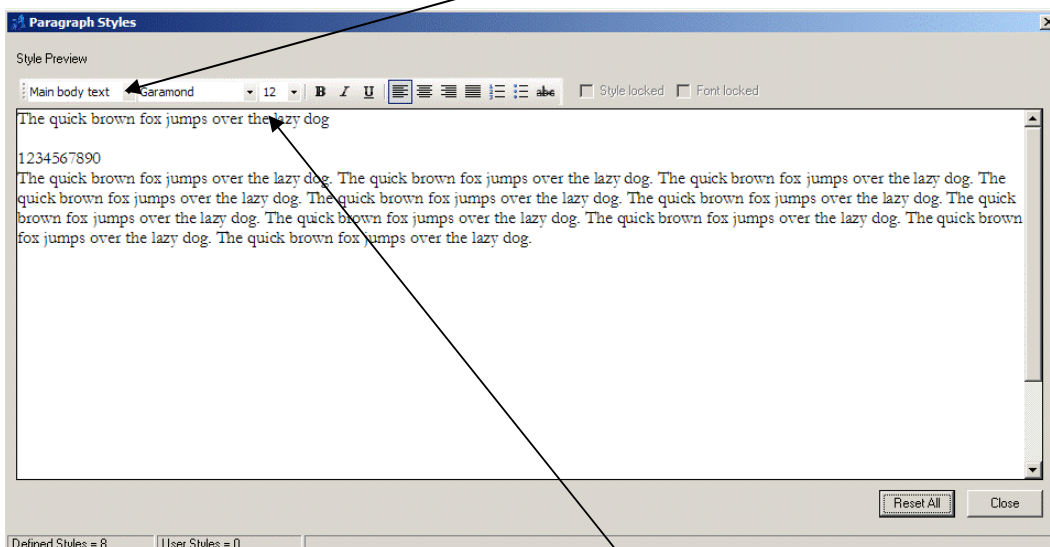
15.3 Making style changes

Let's assume that you want to change the font of the report from the default of Garamond to the font you prefer, Arial. To achieve this in a consistent way, you will need to make font changes to all of the following styles.

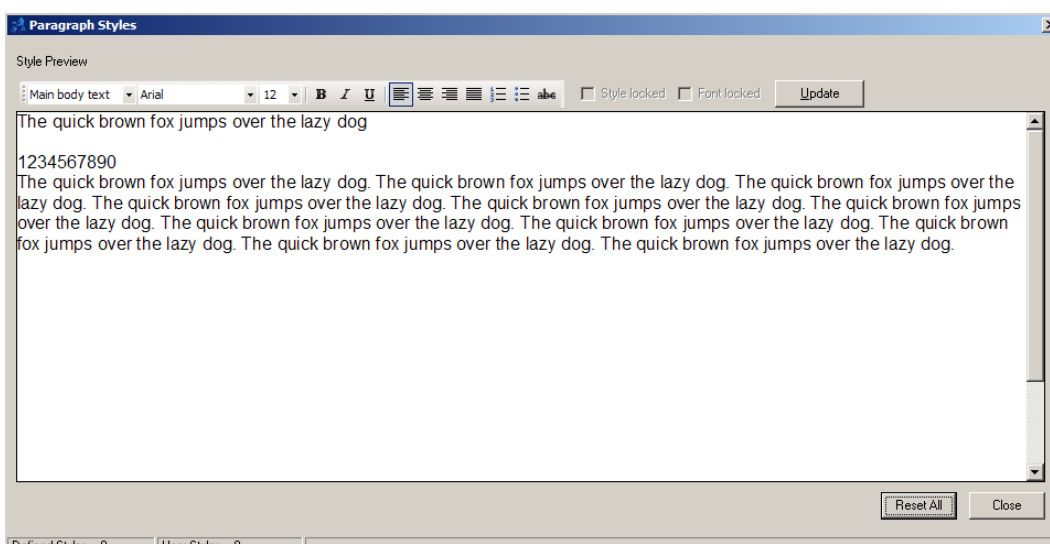
Main body text
Paragraph header
Right justified text
Section header
Source detail

It will not be necessary to alter the Page footer style as, by default, it is already set to Arial 6.

First make sure that Main body text is selected as shown below:



Now select the font name drop down menu and browse to select Arial as shown below:



Notice that the sample text is now rendered in Arial 12. Click the “Update” button to confirm the change instruction.

Now select the remaining styles in the list shown above and make similar changes to the font name.

Having completed these steps, click the “Close” button and proceed to generate a suitability report to check that the changes have been completed properly.

An example of the opening paragraphs of a completed suitability report produced after completion of the changes described above follows:

John Smith
Suitability Report
Date of recommendation: 28 September 2009

This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

SCOPE OF MY ADVICE

It is important that you understand my advice. Therefore, you should read this report in conjunction with the above-mentioned documents and any plan specific documents which have been supplied to you. You should pay particular attention to the sections on charges and cancellation. If you believe that any information in these documents is materially incorrect, or if you have any questions, please let me know as soon as possible.

The financial needs dealt with in this report are based upon my analysis of the information you have provided to me. You should review your needs from time to time as they may change. The recommendations made in this report are valid now but may not be in future.

EMERGENCY FUND

- You should consider keeping some money available with immediate access to cover any unforeseen emergency expenditure that may arise.
- How much you should hold as an emergency fund will depend on a number of factors including the security of your income and the level of your regular monthly financial commitments. Traditional sources of funding this requirement include current accounts, savings accounts or any other available cash based investments that are readily accessible.

Before making the changes, the same opening paragraphs appeared as follows:

John Smith
Suitability Report
Date of recommendation: 28 September 2009

This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

SCOPE OF MY ADVICE

It is important that you understand my advice. Therefore, you should read this report in conjunction with the above-mentioned documents and any plan specific documents which have been supplied to you. You should pay particular attention to the sections on charges and cancellation. If you believe that any information in these documents is materially incorrect, or if you have any questions, please let me know as soon as possible.

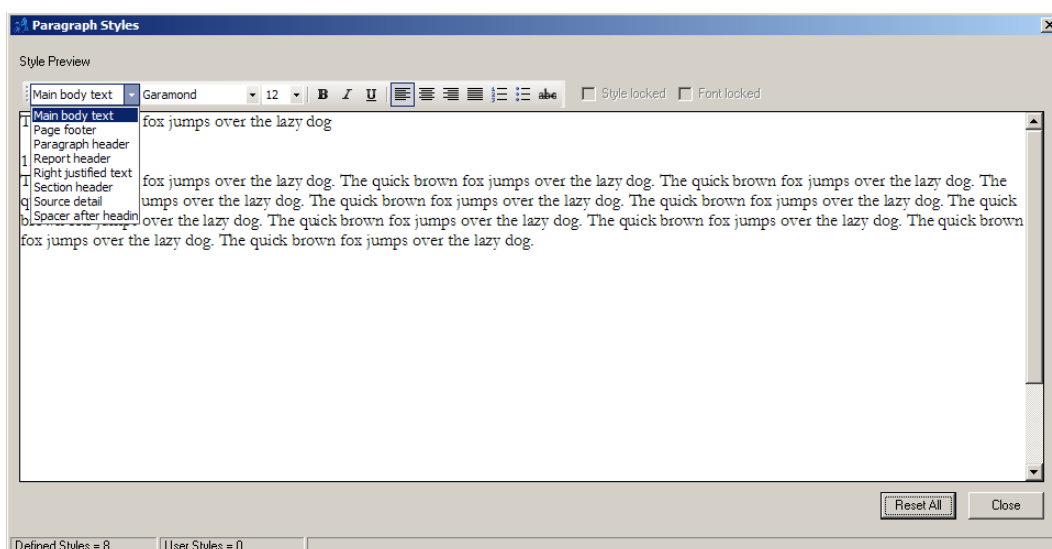
The financial needs dealt with in this report are based upon my analysis of the information you have provided to me. You should review your needs from time to time as they may change. The recommendations made in this report are valid now but may not be in future.

EMERGENCY FUND

- You should consider keeping some money available with immediate access to cover any unforeseen emergency expenditure that may arise.
- How much you should hold as an emergency fund will depend on a number of factors including the security of your income and the level of your regular monthly financial commitments. Traditional sources of funding this requirement include current accounts, savings accounts or any other available cash based investments that are readily accessible.

15.4 Undoing a style change

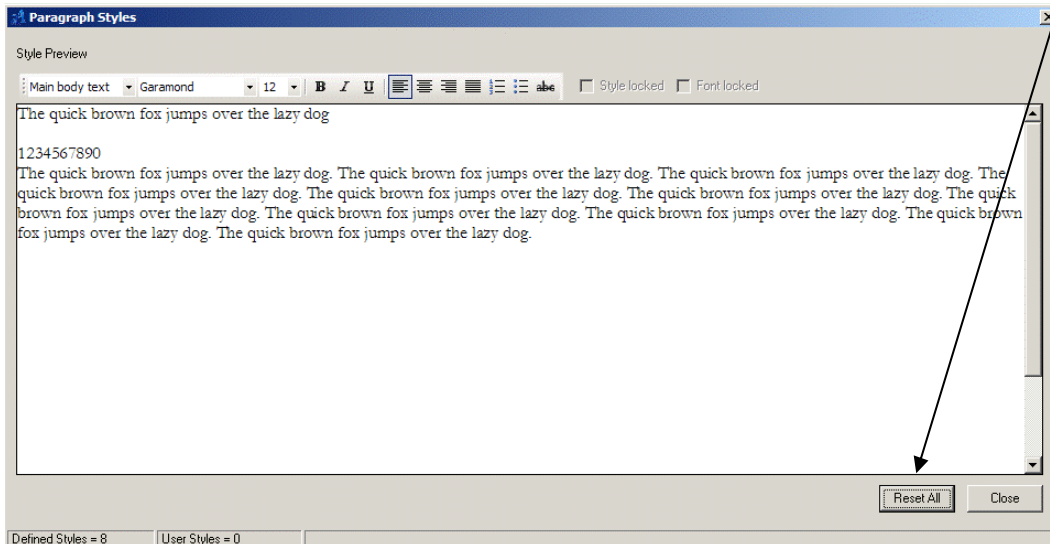
To undo any individual style setting, find the style to be amended from the drop down menu shown below and then make the required change.



15.5 Resetting all styles back to the original defaults

In an extreme situation you may find you wish to reset all style setting back to their default values. This may particularly be the case after a period of initial experimentation to explore the scope of the styles and fonts tool.

To reset all styles back to the default state, simply click the “Reset All” button shown below:



16 User defined paragraphs

e-Suitability reports make use of a large library of built in paragraph content which is automatically combined to produce suitability reports and covering letters.

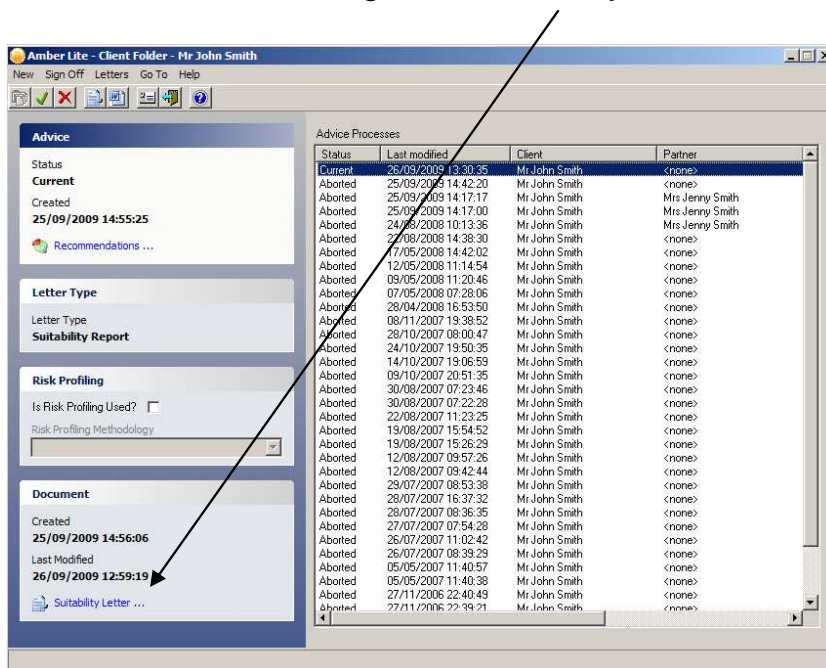
The user defined paragraph feature of e-Suitability enables each user to improve upon the core content by adding, amending and deleting paragraphs. The system limits where this feature is enabled to those areas of content where it is likely that user enhancements will be required.

Any change you make will register permanently until you decide to make further changes.

Future updates to the core content will not overwrite or delete what you have changed. And, you don't have to worry about accidentally deleting core paragraph content – the system allows you to easily reinstate it at any point.

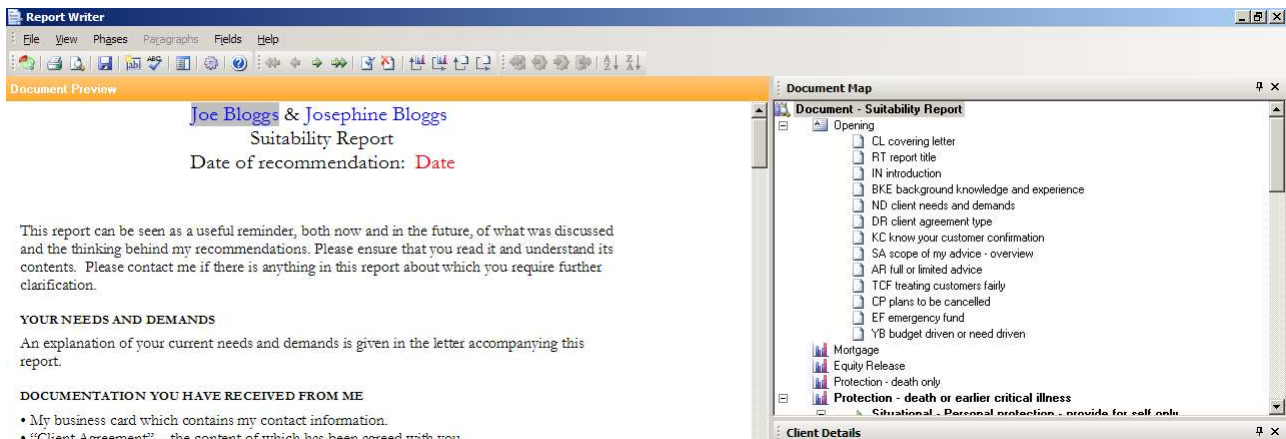
16.1 Accessing administrator mode

Making changes to user defined paragraphs may only be made from the Report Writer component of e-Suitability. This is accessed having selected a client and then clicking the “Suitability Letter ...” link.

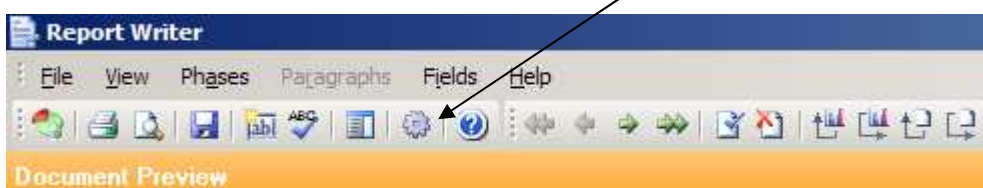


A full explanation of how to select a client is given in chapter 4.

Having launched Report Writer this way, the following screen will appear.

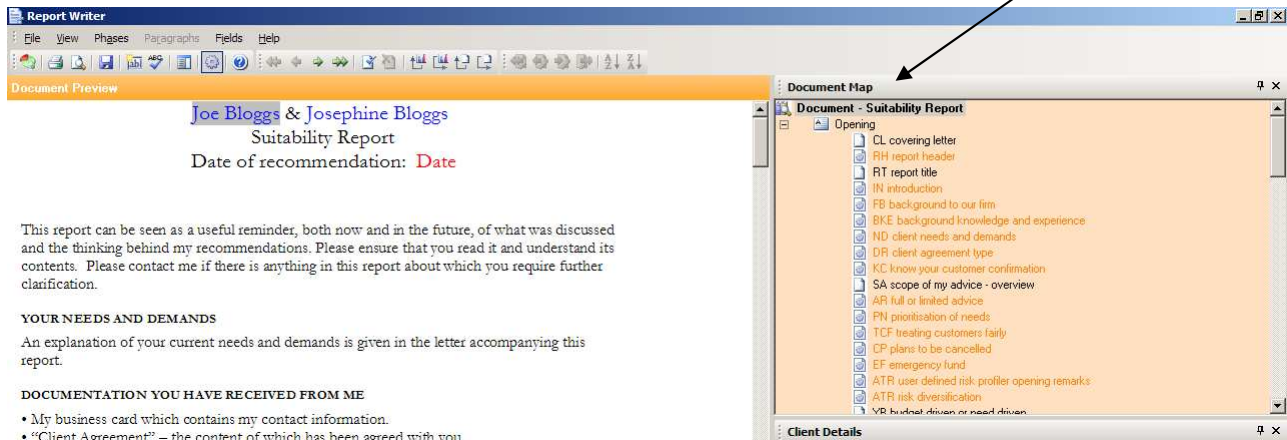


Click the icon with the appearance of gear wheel to activate the administrator mode of Report Writer.



16.2 Toggling between user mode and administrator mode

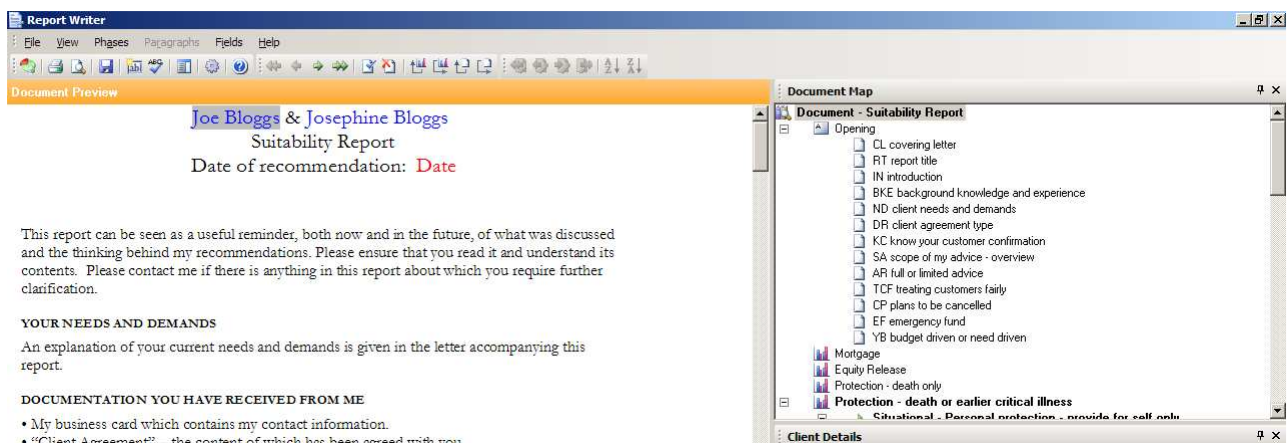
Having clicked the administrator mode, the appearance of the document map area of Report Writer changes as shown below.



The colour changes serve as a reminder of which mode is active. Orange indicates administrator mode is engaged.

In administrator mode it becomes possible to make changes to the paragraph content.

If you click the administrator mode icon again, the system will revert to user mode as shown below.



In user mode it is not possible to make changes to the paragraph content.

You may toggle from one state to the other as many times as you like.

16.3 Making changes to paragraph content

Having entered administrator mode you can begin making changes to the paragraph content. Certain areas of text are locked to prevent any user changes.

Examples of content changes which may be made are:

- Personalisation of your suitability reports to include a section near the beginning to describe your firm or company and any areas of specialisation.
- Personalisation of your suitability reports to include a section near the end to describe additional services which the client may wish to access later – for example a Will writing service.
- Addition of selectable text to more precisely describe the suitability of a recommendation which you frequently make.
- Deletion of selectable text in situations where alternative selections are redundant to standard operations of your firm or company.

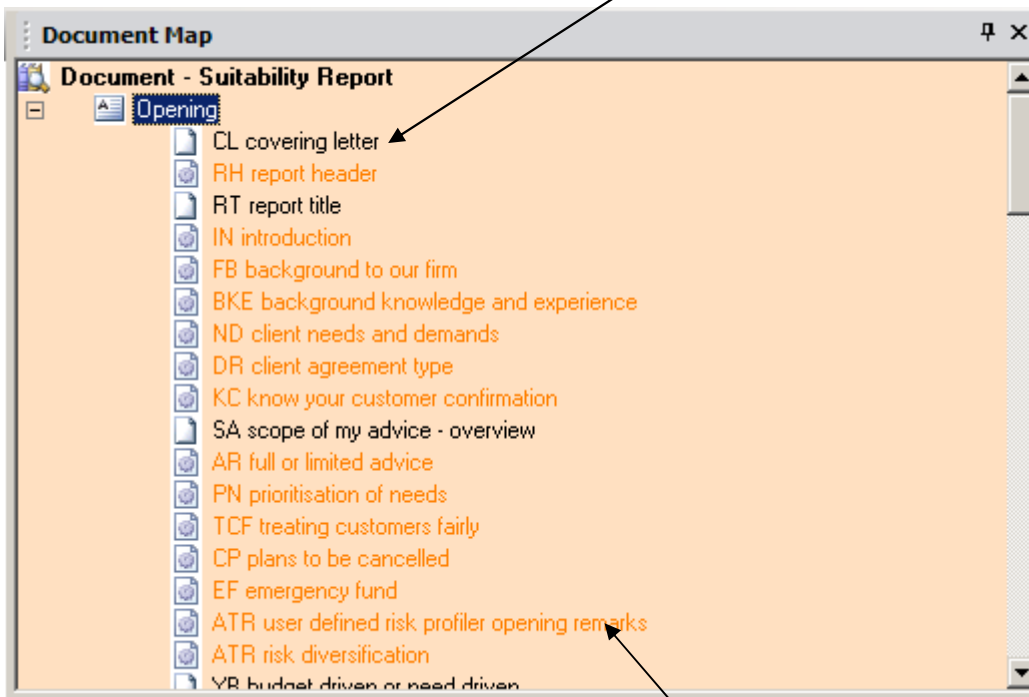
Extensive changes are allowed in the opening and closing areas of reports while more limited opportunities exist in the main body of each report.

16.3.1 Recognising areas where content may be altered

Having entered administrator mode, you will notice the appearance of the document map area changes. The orange background colour inside the document map is there as a visual reminder that administrator mode has been engaged.

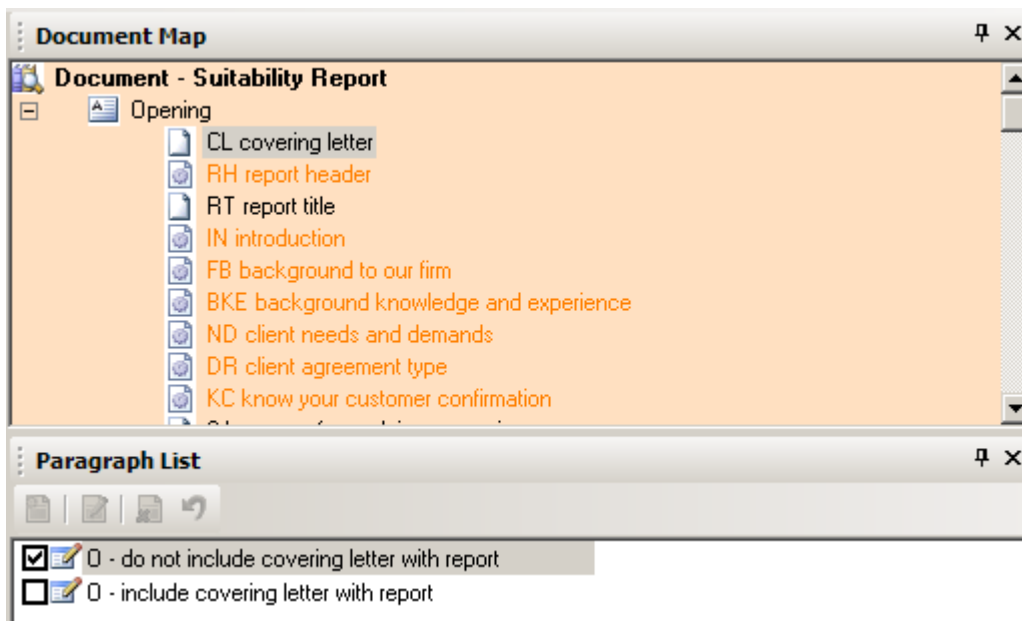
Notice that some paragraph placeholders are coloured orange and others are coloured black. Notice also that the icons attached to each paragraph placeholder differ according to the colour of the paragraph placeholder.

If the paragraph placeholder is coloured black, no changes to content are permitted in that area.



If the paragraph placeholder is coloured orange, changes to content in that area are permitted.

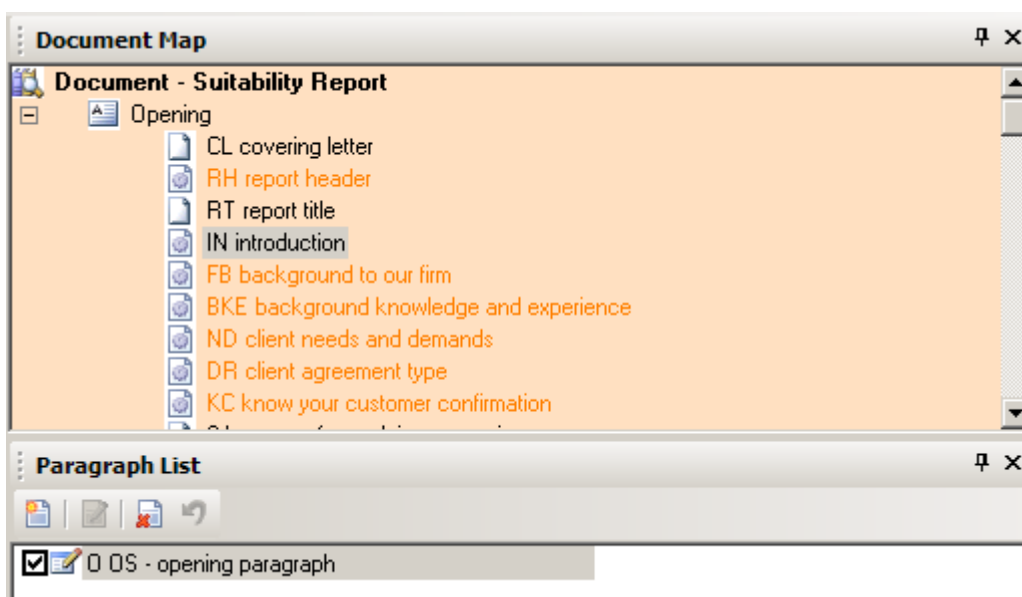
Let's look at the paragraph place holder, "CL covering letter" as an example. Clicking on this placeholder will cause the paragraph list box to reveal the paragraphs attached.



We are already aware that, because the paragraph placeholder is coloured black, no changes to the attached paragraphs will be allowed.

To underscore this point, notice that the icon bar below the caption, "Paragraph List" appears grey in colour. This confirms that the selected paragraph content may not be changed.

Now, let's look at the paragraph place holder, "IN introduction". Clicking on this placeholder will cause the paragraph list box to reveal the paragraphs attached.

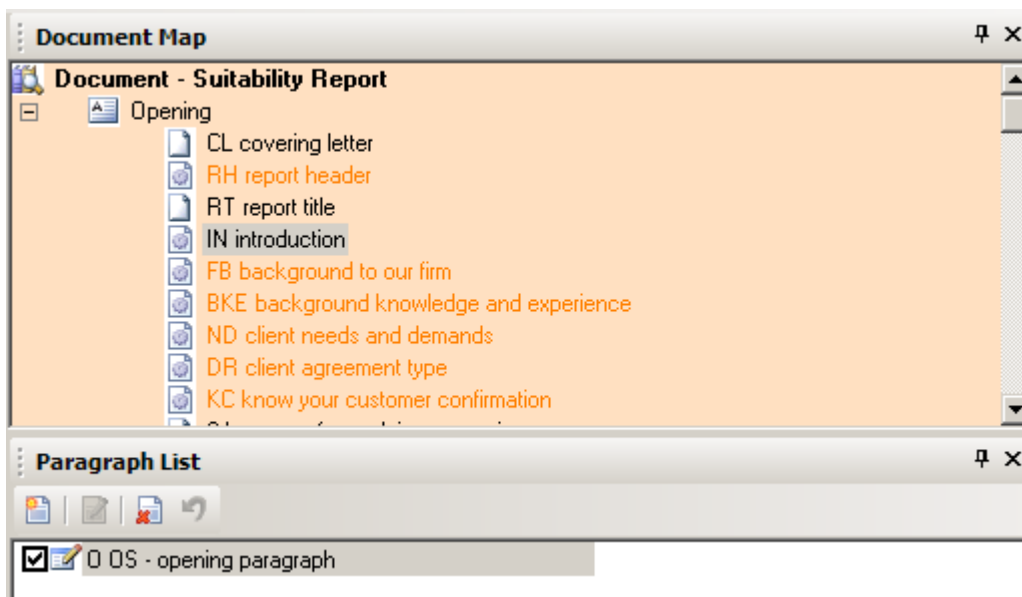


We are already aware that, because the paragraph placeholder is coloured orange, changes to the attached paragraphs will be allowed.

To underscore this point, notice that the icon bar below the caption, “Paragraph List” includes icons in colour to indicate they are operable. This confirms that the selected paragraph content can be changed.

16.3.2 Adding user generated paragraph content

Continuing the previous example, let’s now look at adding a user defined paragraph to the paragraph placeholder labelled, “IN introduction”.



One system generated paragraph is currently attached to this paragraph placeholder. The above-mentioned system generated paragraph “O OS – opening paragraph” states:

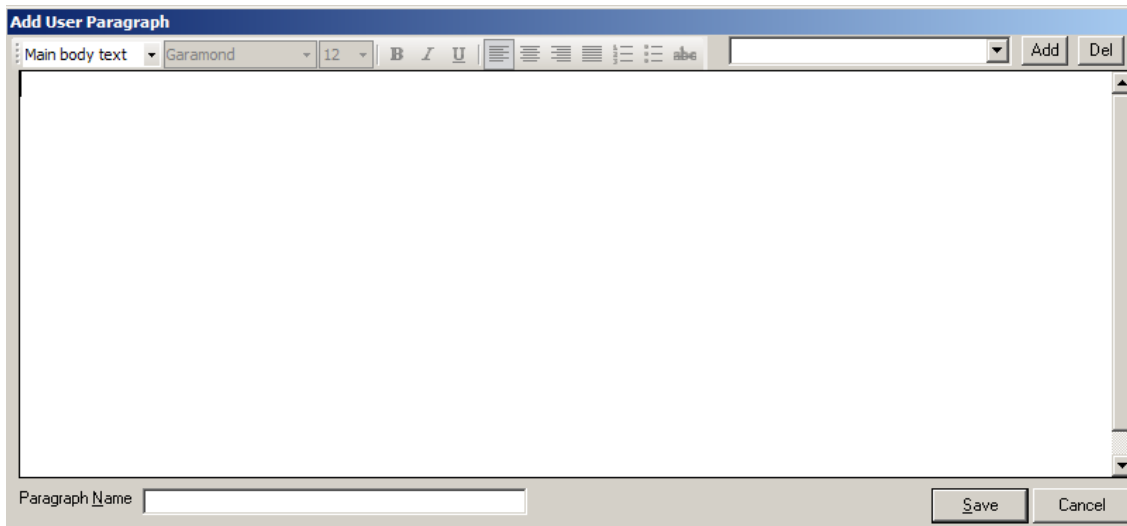
This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

Let’s assume you want to add an alternative selectable paragraph to enable you to include a different introductory paragraph for some of your suitability reports.

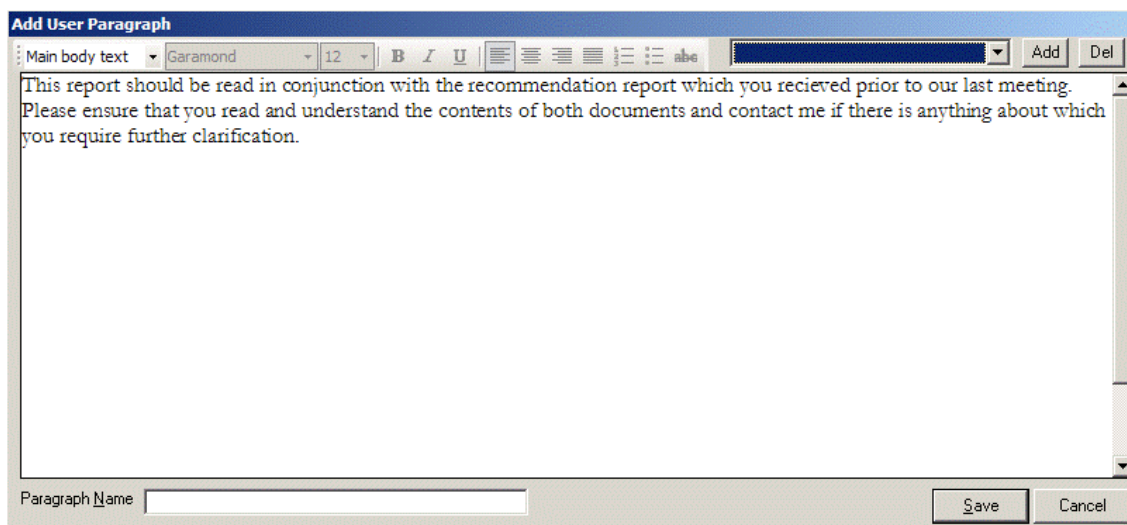


First, click the icon shown above to add a new user paragraph.

The following window will then appear.



Now, begin typing the text that you wish to create. In this example, it has been assumed that the additional introductory paragraph is intended to explain situations where a pre-sales recommendation report has previously been sent to the client.

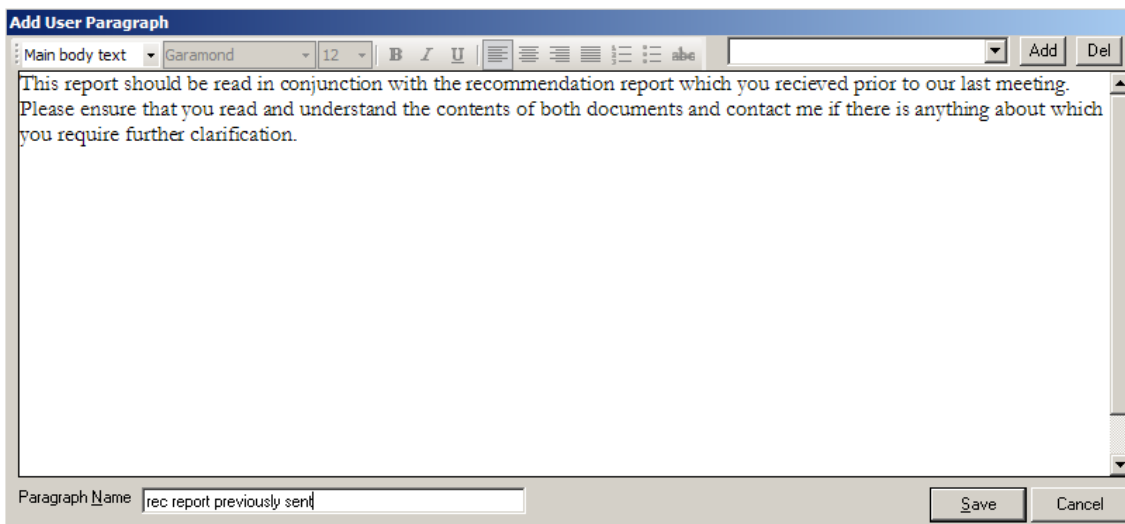


Move the mouse pointer to the box next to the caption, “Paragraph Name”, and begin typing a suitable name tag for this text.

Make sure the caption is meaningful to the context and brief, a maximum of 30 characters is allowed.

NOTE: you are limited to adding up to a maximum of 10 user paragraphs for each paragraph placeholder which is open to the user defined paragraphs.

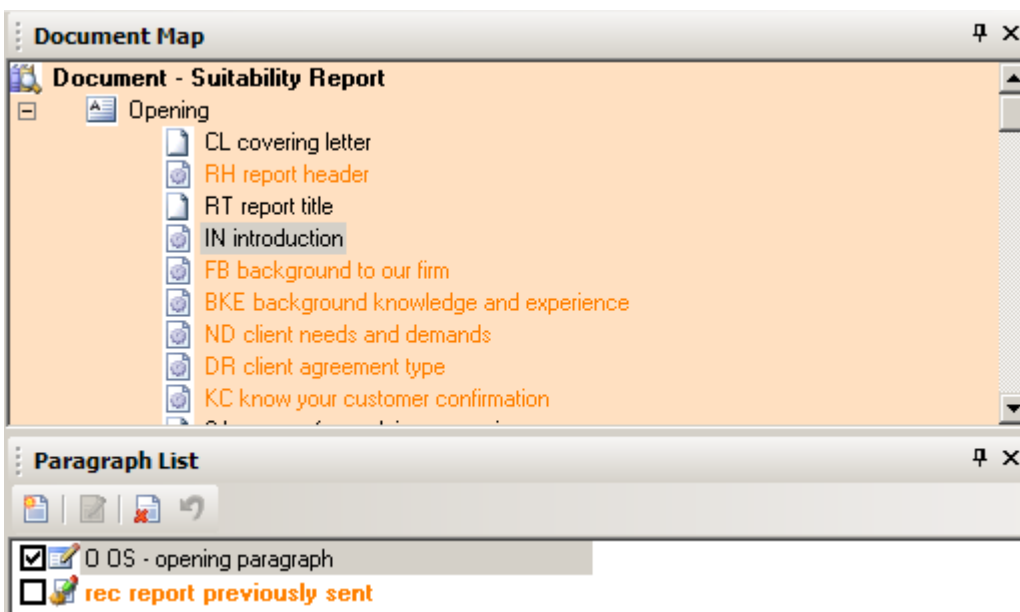
Here is an example of a paragraph name for the paragraph.



Click the “Save” button to complete the action.

CARE: You will note be able to amend the paragraph name after you click the save button. If you make wish to change the name after the save button has been clicked, it will be necessary to generate a completely new paragraph.

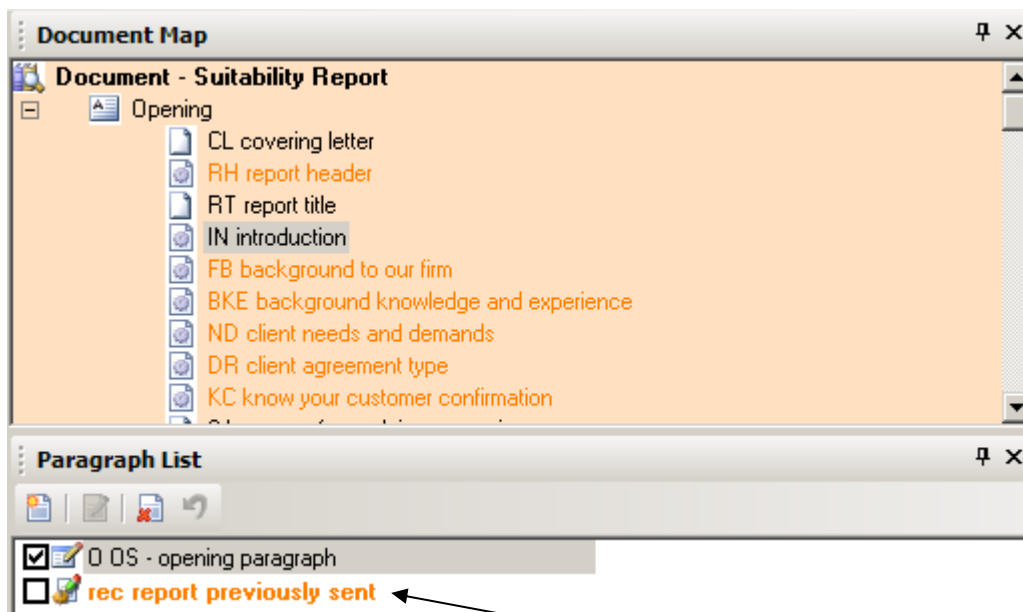
Notice that the paragraph list has changed and now includes both the system paragraph, “O OS – opening paragraph” and the user generated paragraph, “rec report previously sent”



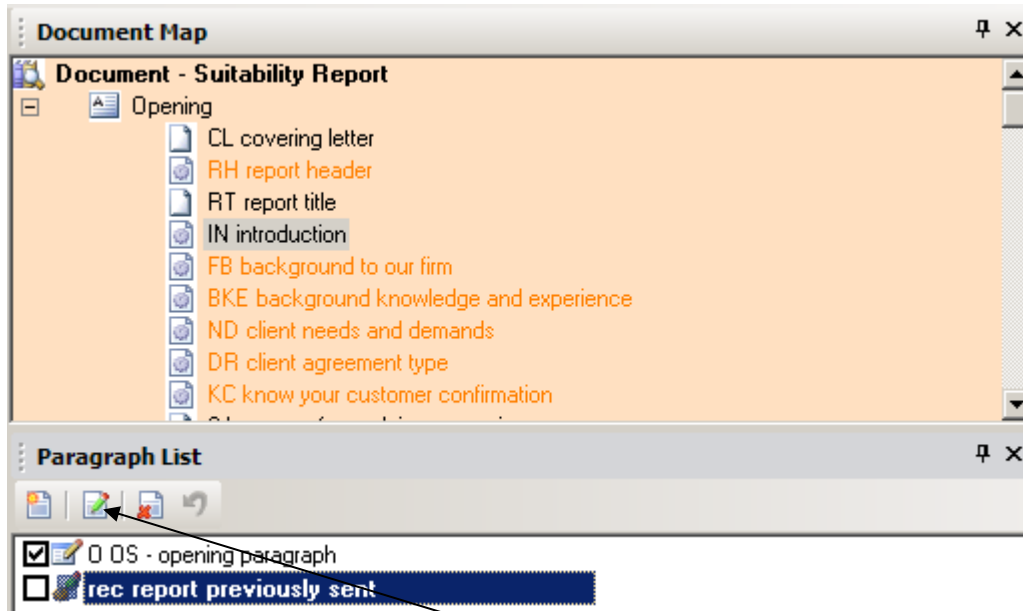
Notice also the colour coding, orange to indicate user related, is there to make it easier to recognise when a paragraph is user generated or system generated.

16.3.3 Amending user generated paragraph content

It is straightforward to amend existing user generated paragraph content.

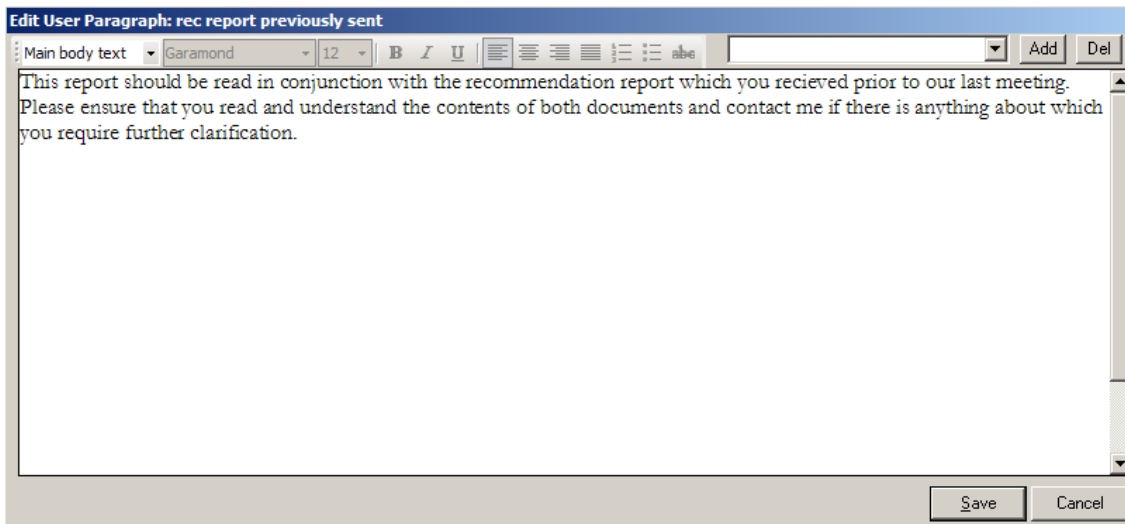


Move the mouse pointer to the caption, “rec report previously sent” and click to select it.



Notice that the “edit user paragraph” icon is now coloured to indicate that it is now active.

Click the “edit user paragraph” icon and the following window will appear.

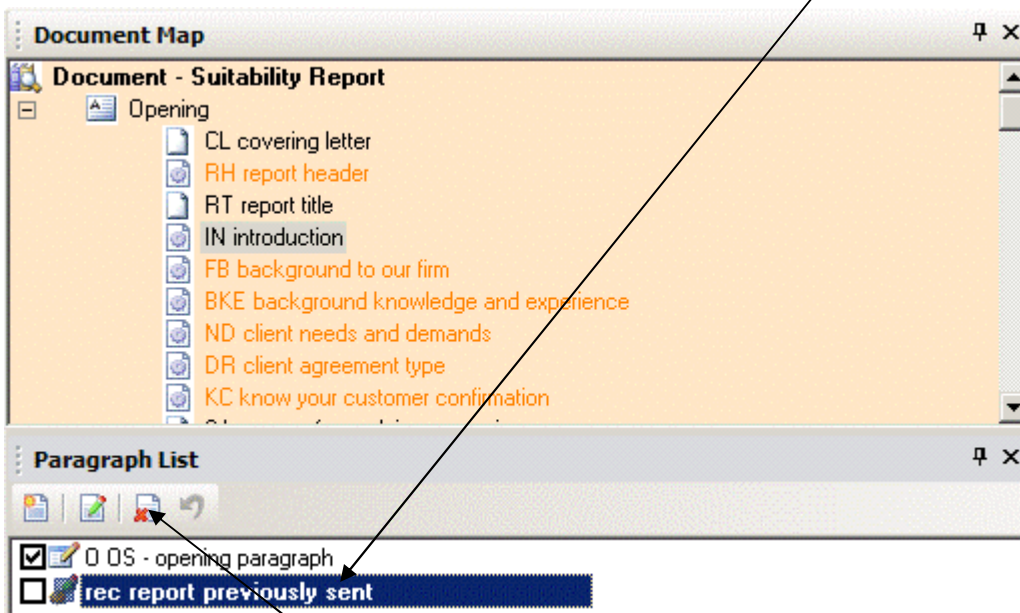


Now, simply move the mouse pointer to where you wish to make changes, complete changes and then click the “Save” button to complete the operation.

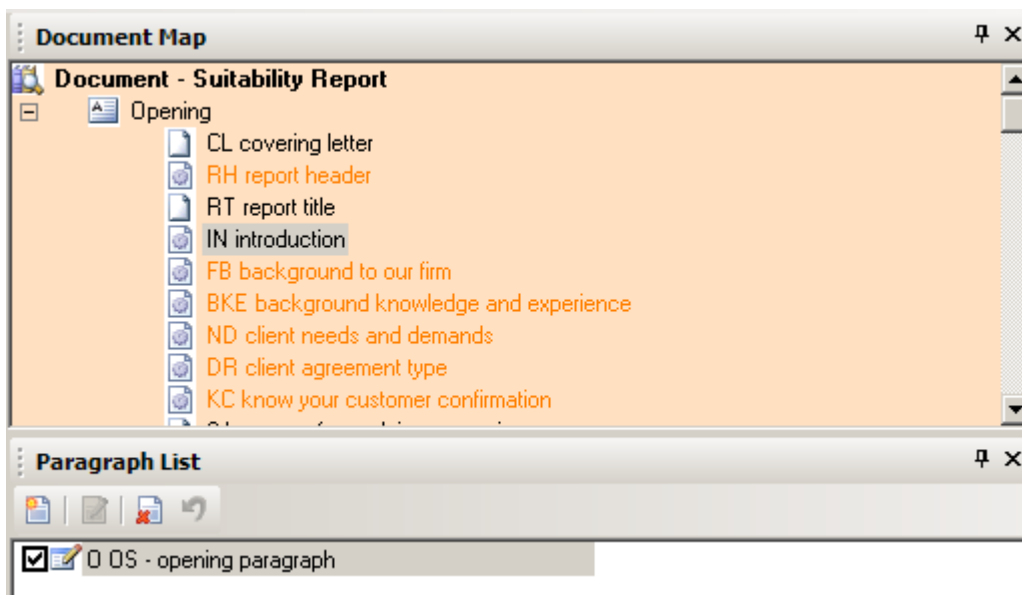
16.3.4 Deleting user generated paragraph content

Continuing the previous example, let’s assume you want to delete the user paragraph we added in section 14.2.2.

First, select the paragraph, “rec report previously sent”.



Now click the “delete paragraph” icon. The paragraph will be deleted immediately as shown below.

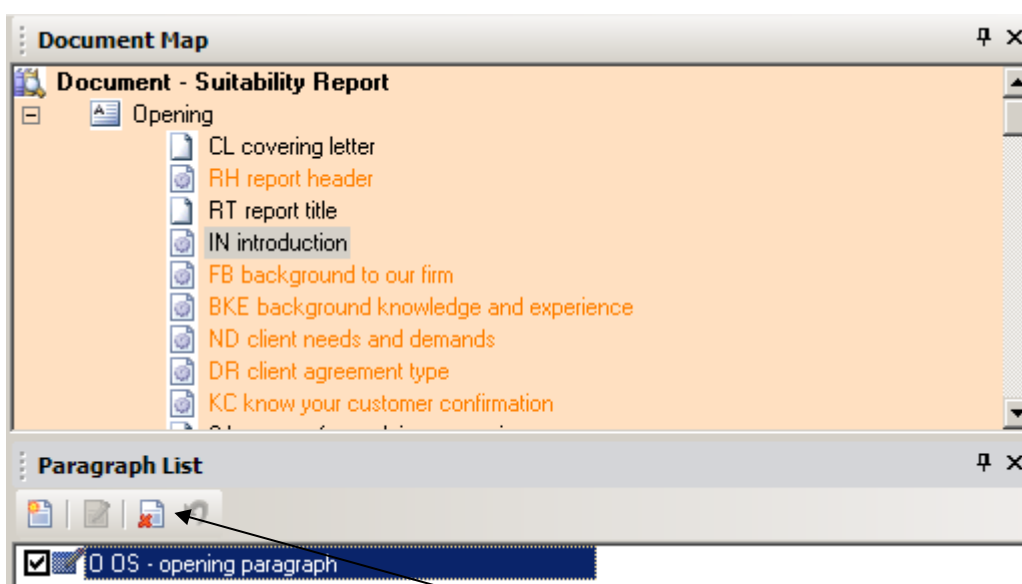


16.3.4 Deleting system generated paragraph content

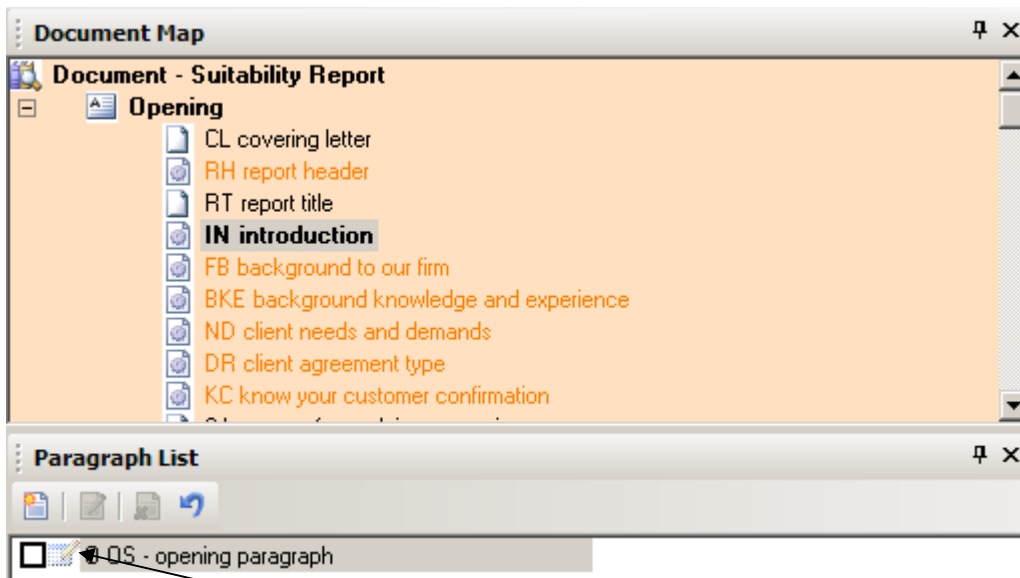
If a paragraph placement holder is enabled for user control, it is possible to delete any system generated paragraph as well as add user generated content as described in previous sections.

Let's assume you want to delete the system generated paragraph, "O OS – opening paragraph". In previous sections, we have established that the associated paragraph placeholder, "IN introduction" is open to user generated content changes.

Select the paragraph caption, "O OS – opening paragraph" so that the text is highlighted as shown below.



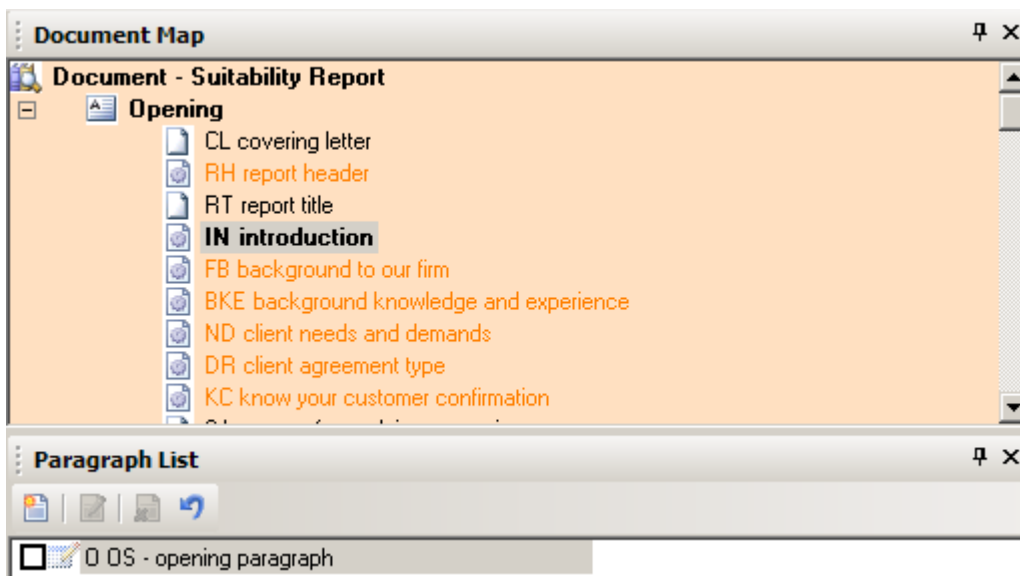
Now, click the "delete paragraph" icon.



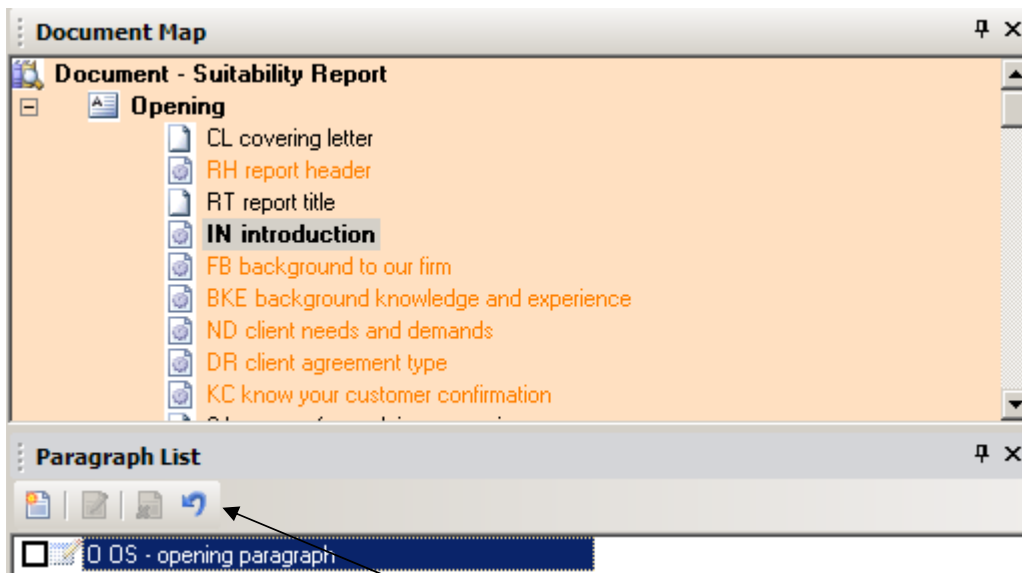
Notice the paragraph icon is now rendered grey to indicate that it will no longer appear in the report.

16.3.5 Re-instating system generated paragraph content

Let's assume you want to reinstate the system generated paragraph, "O OS – opening paragraph" as shown below.

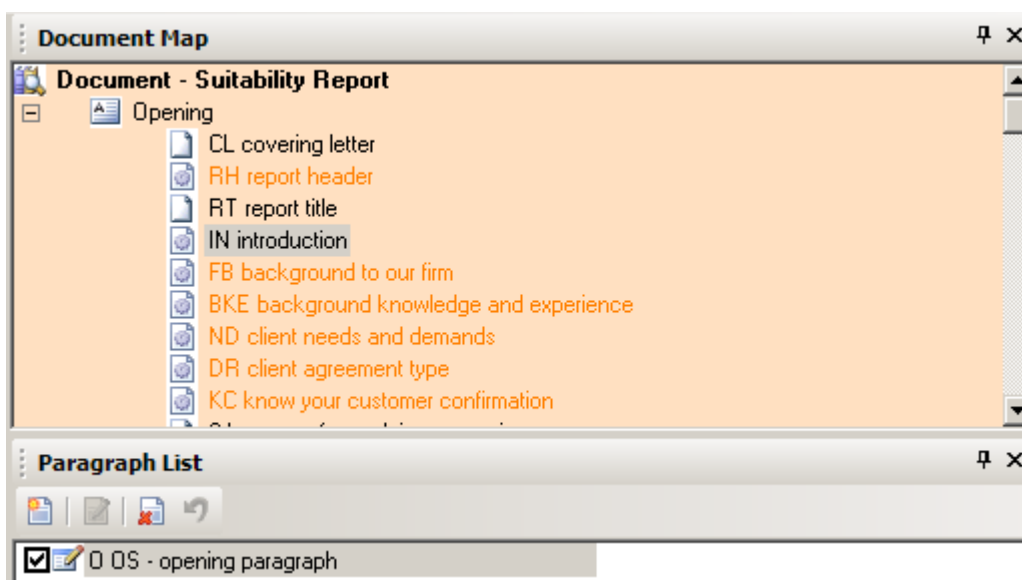


Select the paragraph caption, "O OS – opening paragraph" so that the text is highlighted as shown below.



Notice the “restore deleted paragraph” icon appears in colour to indicate this function is active.

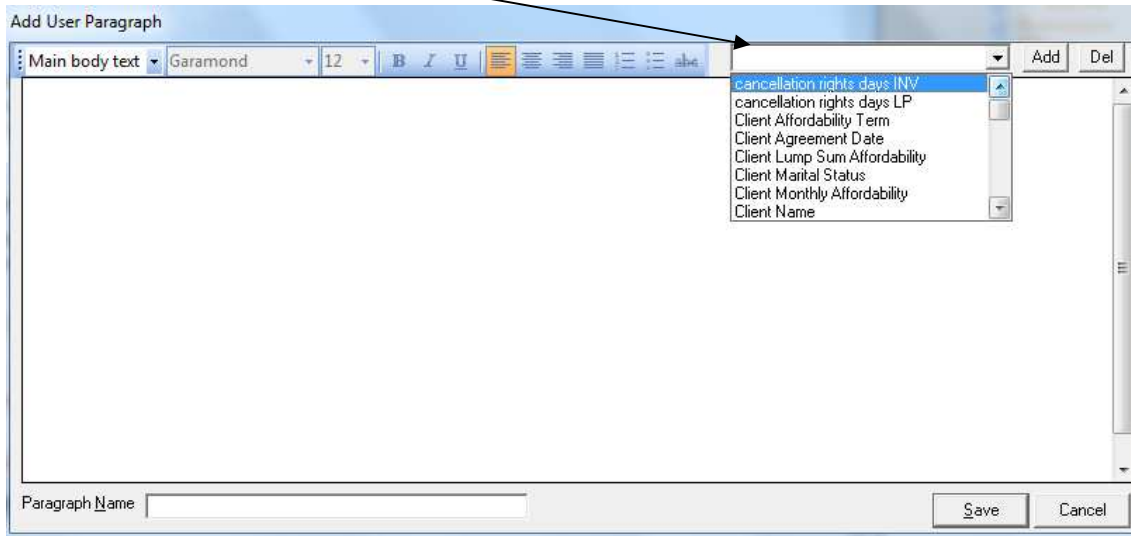
Click the “restore deleted paragraph” icon and the system paragraph is reactivated as shown below.



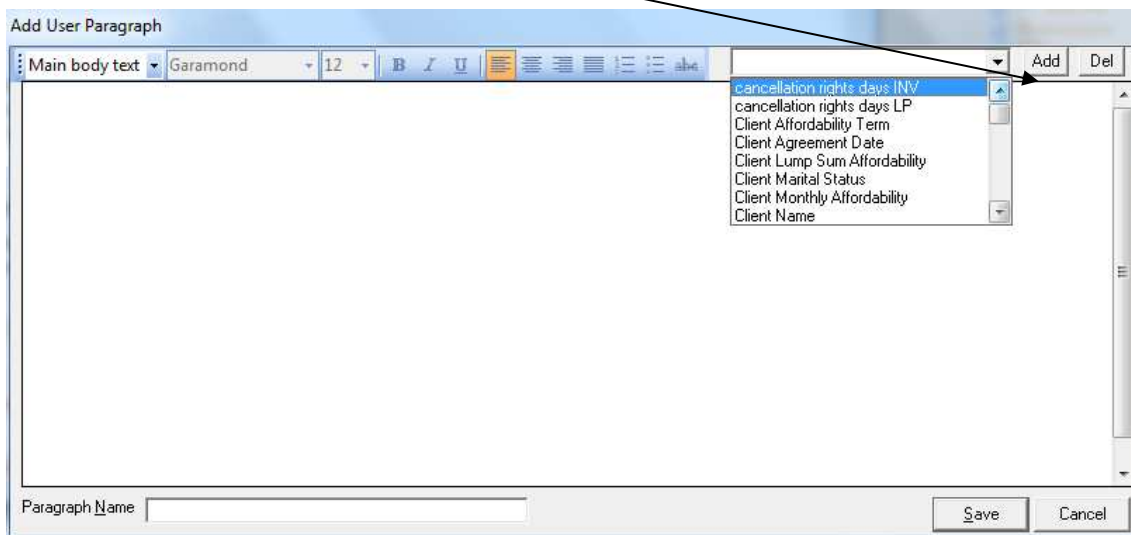
16.3.6 Using preformatted fields inside user defined paragraphs

When creating your own paragraph content, you might want to create your own insertion points which are similar to those included in system generated content. These are coloured red in the document preview area of Report Writer.

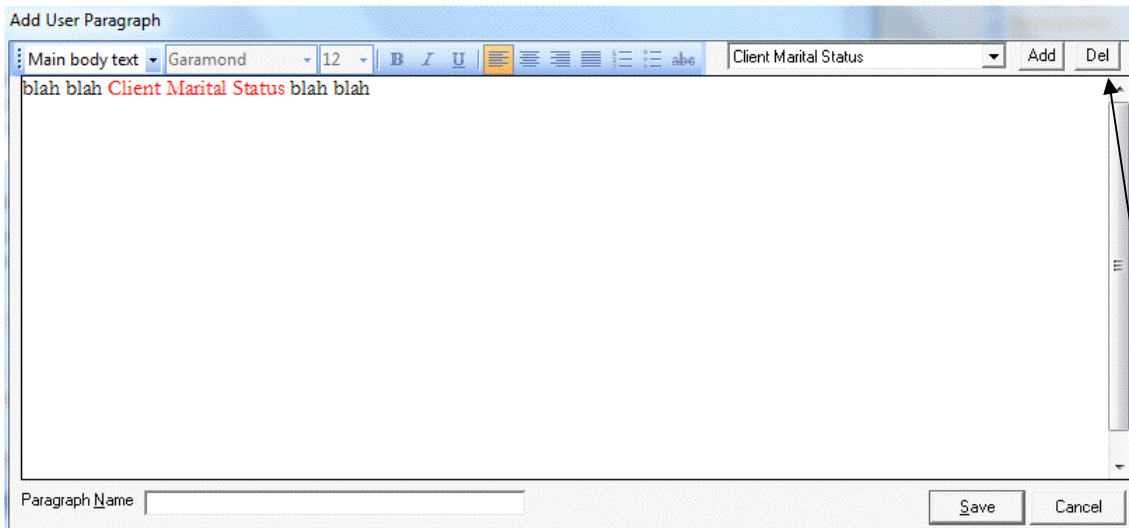
A number of these “fields” are available for your use from the drop down menu shown below.



These may be included in the text you create by selecting the item you require and clicking the “Add” button.



An example follows:



Fields may be deleted by highlighting the item and then clicking the “Del” button.

16.4 User defined risk statement library

Introduction of user paragraph technology has permitted an extension of the risk statement library function. Previously, major risk profiling tools and risk statement libraries have been supported in e-Suitability. We have previously stated that we will respond swiftly to requests for inclusion of Network compliant risk statement libraries.

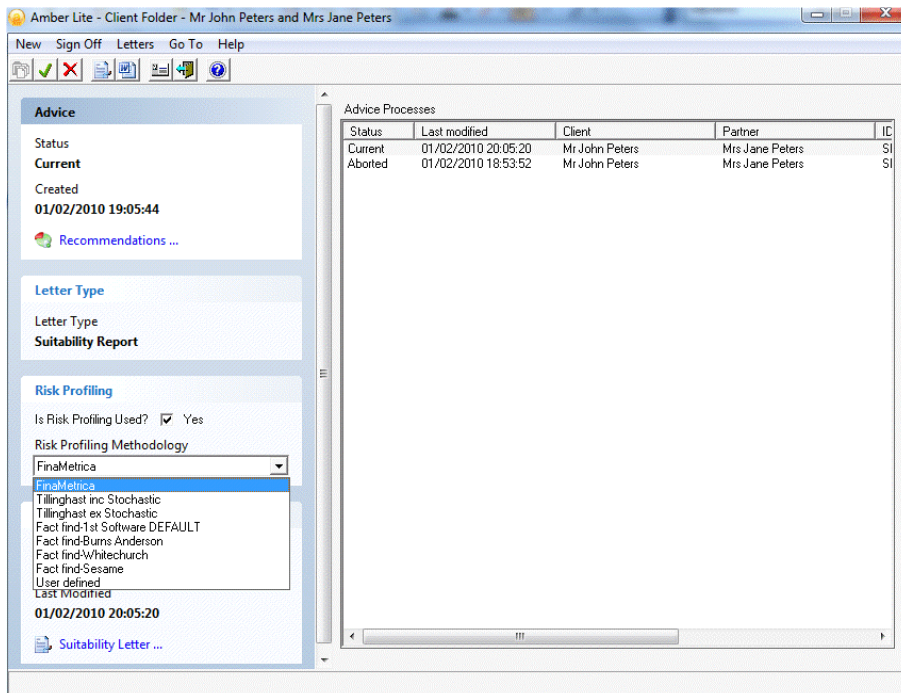
Now, thanks to the introduction of user paragraph technology, you may now permanently create a risk statement library special to the individual way you have chosen to advise.

Use of this facility is optional but will be particularly useful to directly regulated firms who use their own text for all client risk categorisation purposes.

Note: It is important that any risk statement in a fact find should exactly match the statement used in a suitability report.

16.4.1 Accessing user defined risk statements

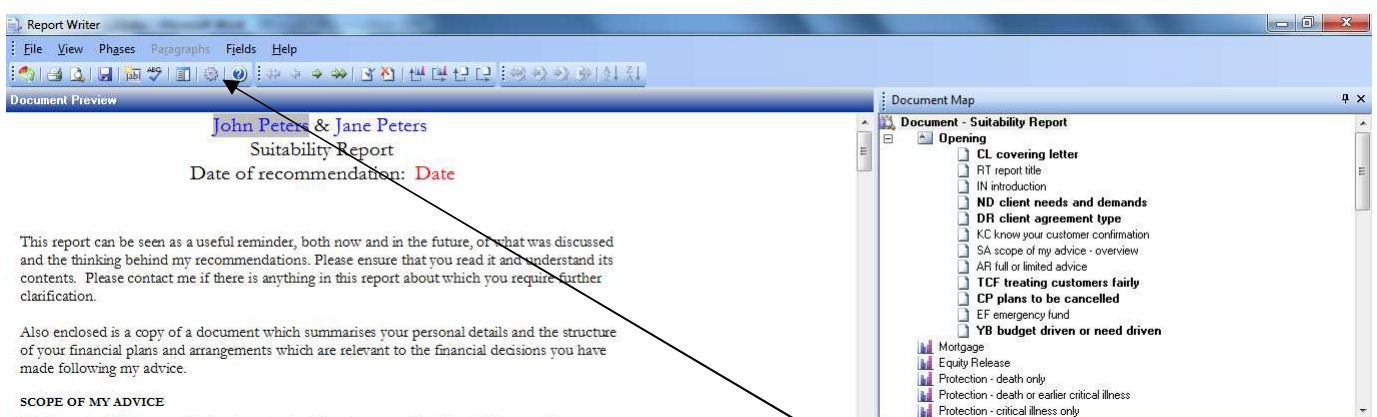
User defined risk statements are accessible via the risk profiling section found in the Amber Lite client folder page shown below.



Notice that the profiling methodology drop down menu includes an item, “user defined”.

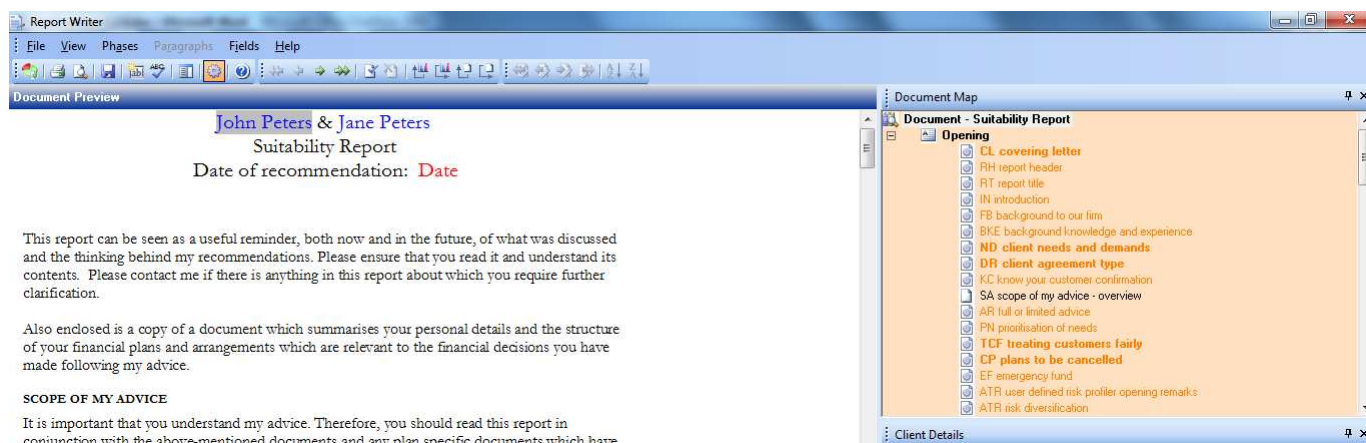
When compiling a suitability report, select “user defined” prior to clicking the “Suitability Letter ...” link.

Report Writer will launch in the normal manner as shown below.



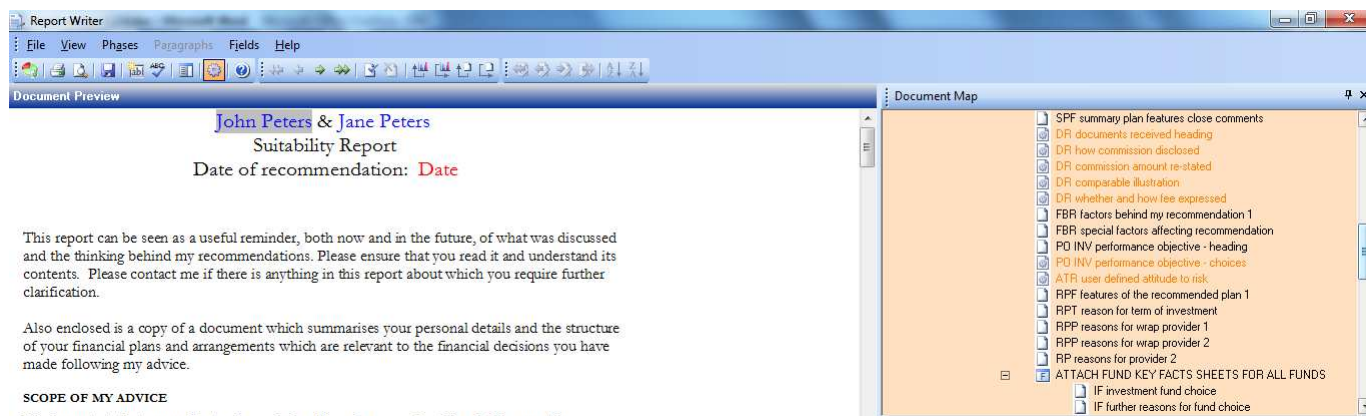
Now, enter Administration mode by clicking the gear wheel icon.

Visual confirmation of being in Administration mode shows as a light orange appearance in the document map as shown below.

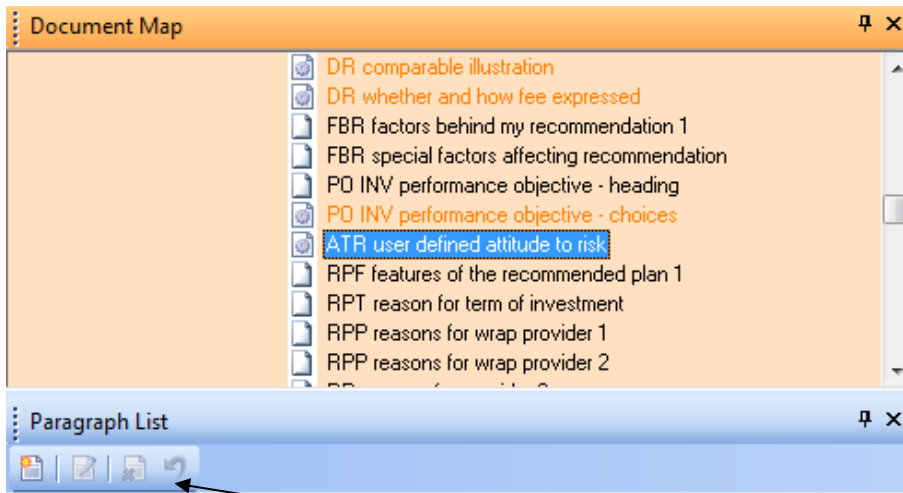


16.4.2 Adding user defined risk statements

Use the scroll bar to move down the list of paragraph locators to the product recommendation area as shown below.

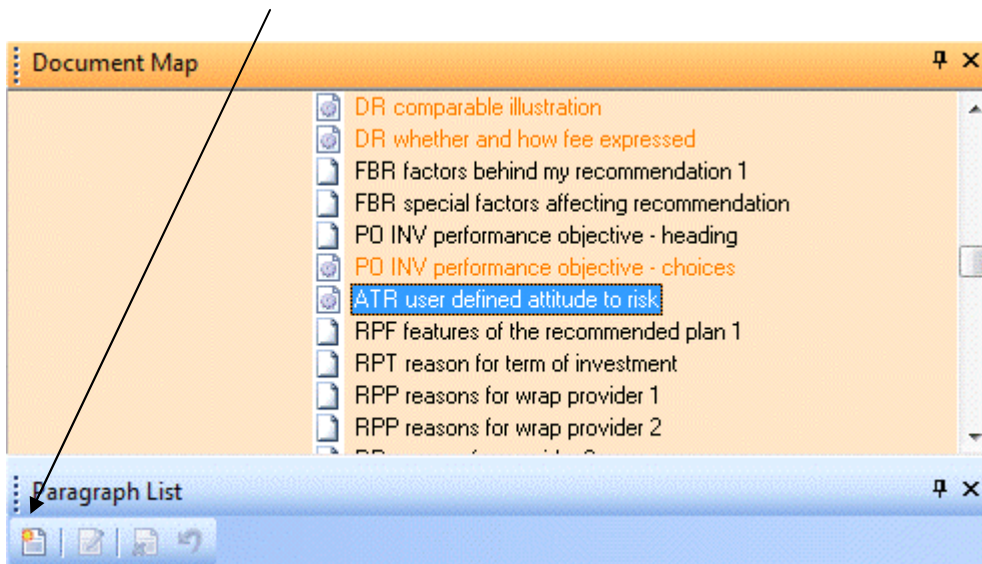


Notice the locator labelled, “ATR user defined attitude to risk”. Select this locator by clicking it with you mouse pointer as shown below.

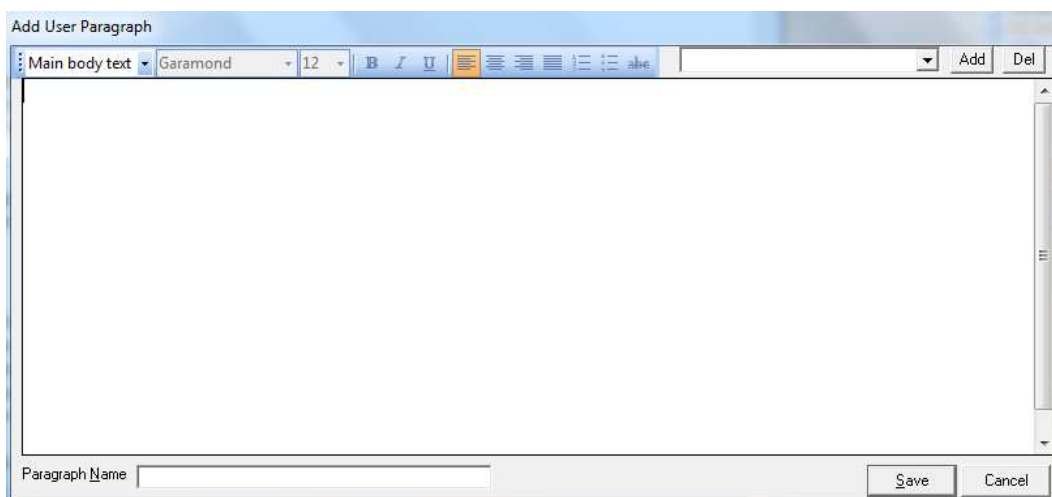


Notice that underneath the paragraph list, a bar of icons appears.

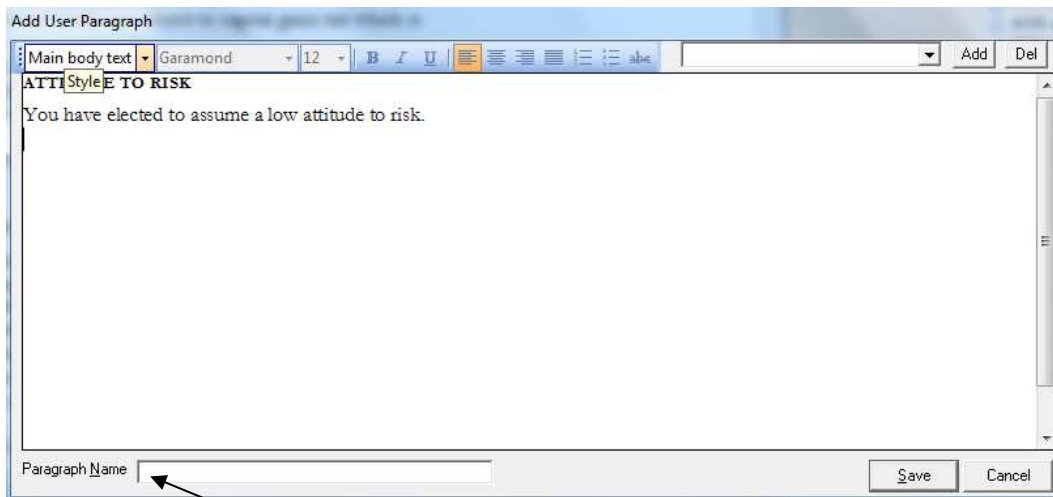
To create a new user defined risk paragraph, click the active icon as shown below.



Now, a new window appears as shown below.

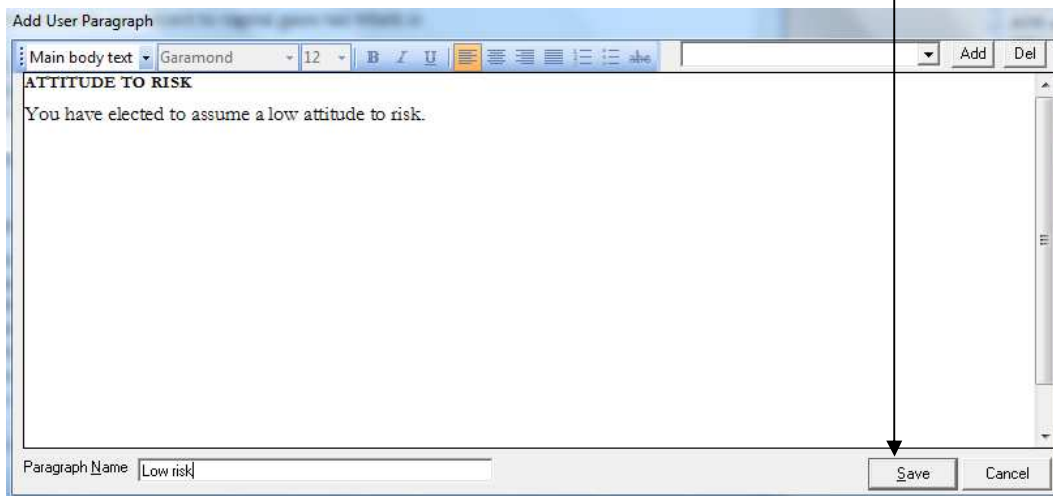


You may now enter text for your first risk statement. An example follows:

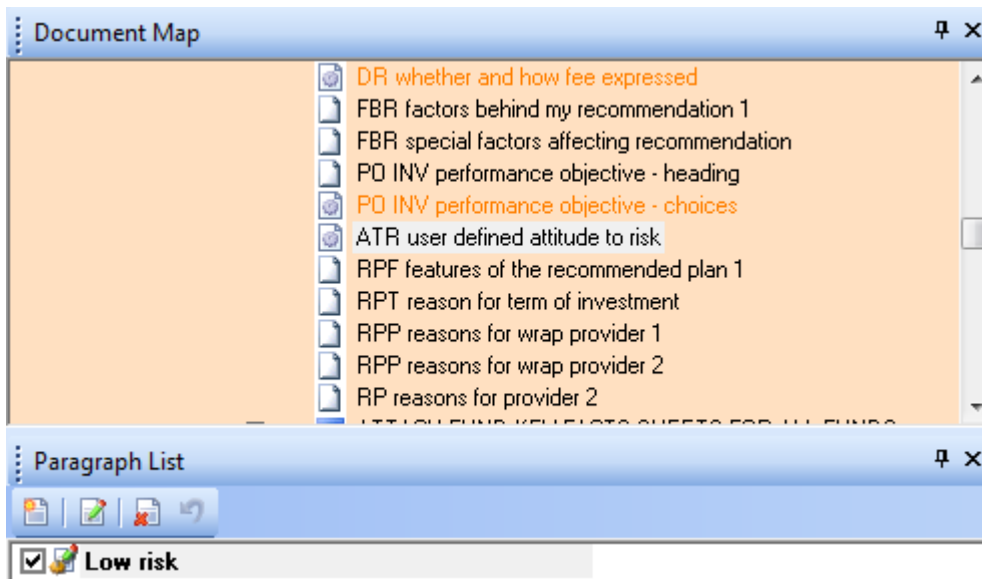


Notice that formatting is disabled in this window. If you wish to include formatted text, as shown above, then create this in your word processor application and paste it into the window.

Now, enter a paragraph name in the box shown above. In this example, we have entered, "Low risk". Then click the save button.

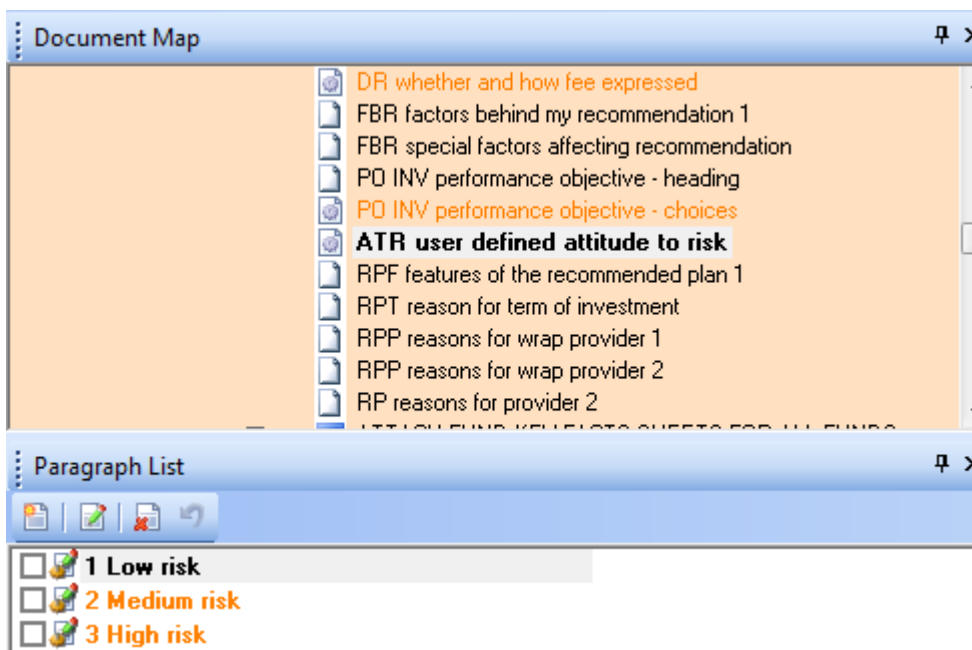


The document map area will now appear as shown below.

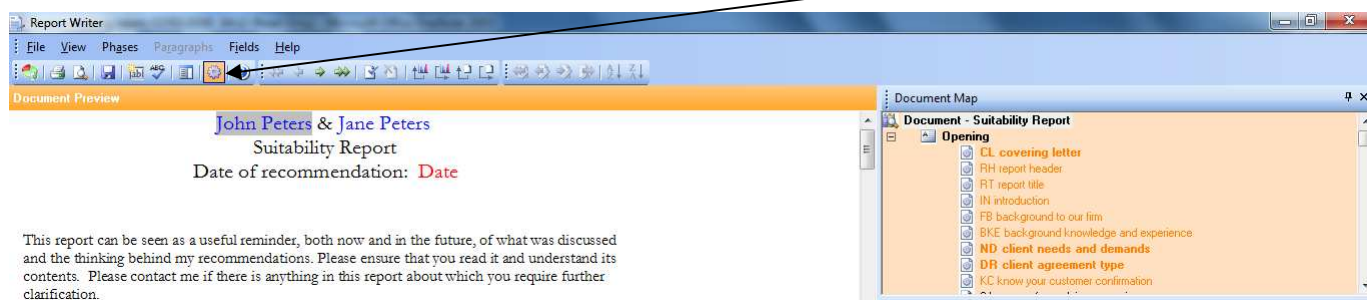


Notice that the new user paragraph now appears in the paragraph list.

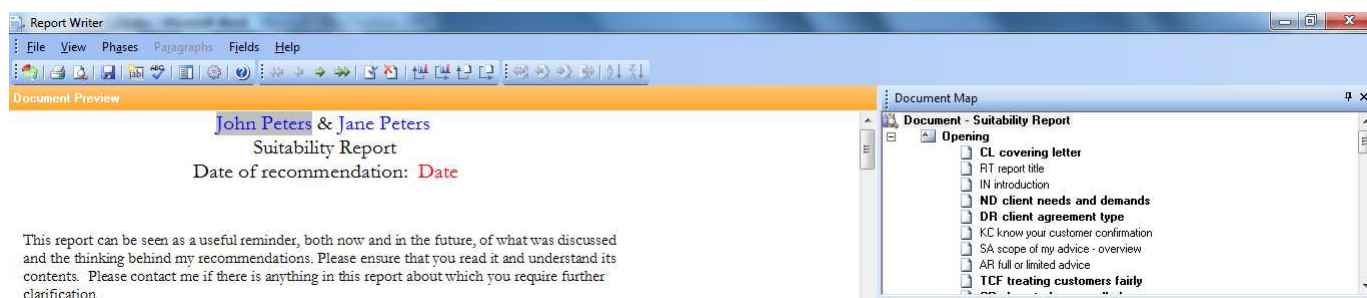
Repeating the steps described above will enable you to create additional user defined statements. A simplified example is shown below.



Now, toggle back to normal mode by click the Administrator mode icon shown below.

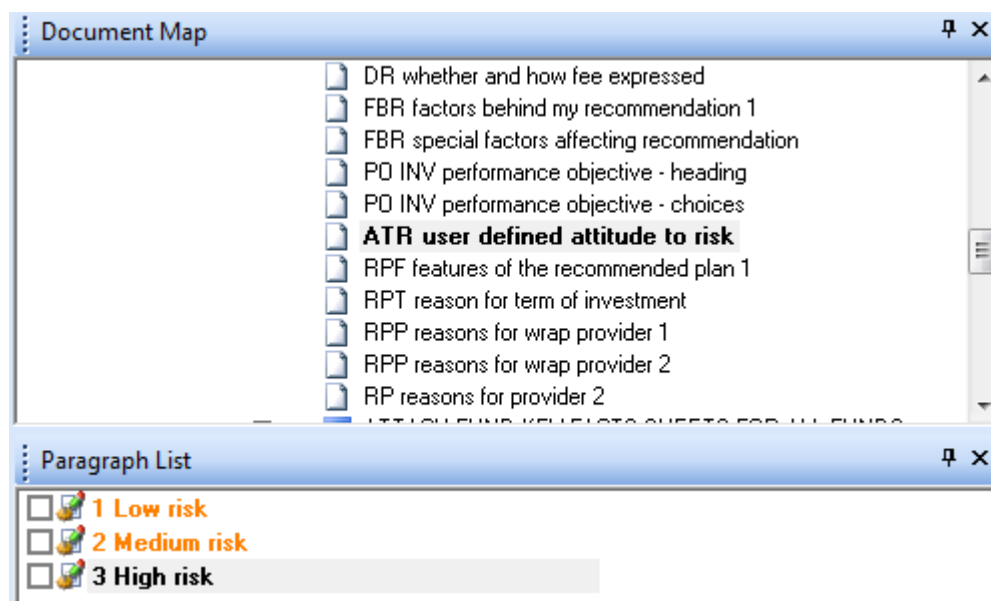


Once the screen has completed re-rendering, it will appear as follows.



Now, let's confirm the new user defined risk statement paragraphs are accessible by scrolling down the document map to the product recommendation paragraphs.

Notice that the paragraph locator, "ATR user defined attitude to risk" now appears and the paragraph list details the risk statements paragraphs which we have just created.



16.5 User defined risk strategy statements

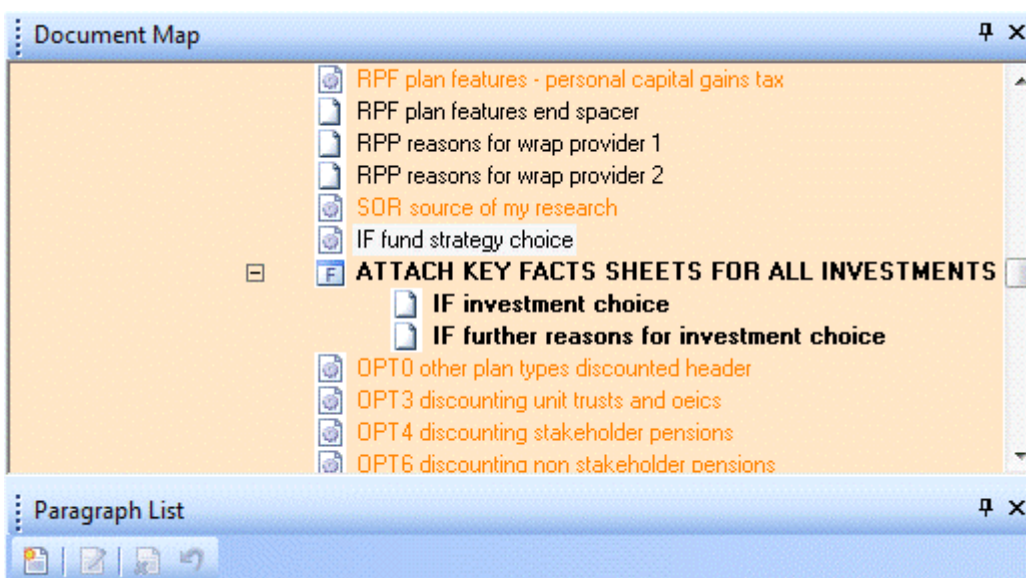
As well as being able to customise e-Suitability to carry your own standardised attitude to investment risk statements, described in the previous section, you may also customise your software to include standard text to explain standardised investment strategies.

For example, if you make frequent use of an investment platform, it is likely that you will have developed a suite of risk rated investment portfolios consisting of sets of investment funds mixed in different proportions.

e-Suitability gives support to this type of recommendation through the user defined paragraph feature. This feature is limited to the following need areas:

Investments and Pensions
Income Drawdown and Annuities

Having entered Administrator Mode as described in section 15.1, a section labelled, “fund strategy choice” is accessible in the location shown below:



It is now possible to create a number of selectable pieces of text to explain your various investment strategies.

In addition to selectable pieces of text to explain the strategies, it will be advisable to create a selection with no text inside it labelled something similar to, “no investment strategy for this case”, to allow you not to insert strategy remarks in situations where say a single investment fund has been recommended.

17 Backing up and migrating user defined styles, fonts and paragraphs

Guidance on creating user defined styles, fonts and paragraphs can be found in sections 14 and 15 of this guide.

e-Suitability provides the necessary tools to easily backup any changes you have made to the way e-Suitability works on your system. You may also use this feature to export or import your configuration to or from another machine or a network of machines.

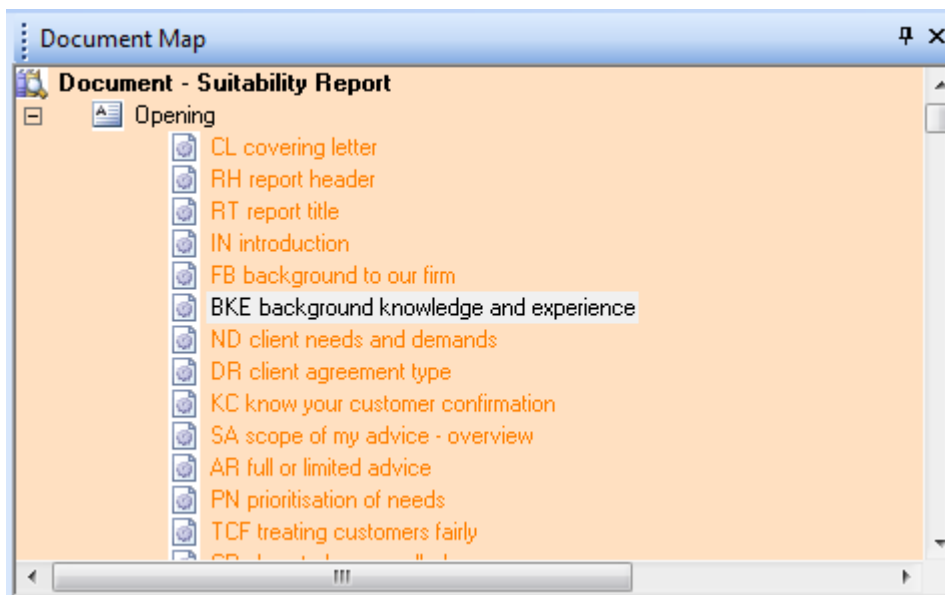
We strongly recommend that you take measures to maintain regular backups of all customised styles, fonts and paragraphs.

17.1 Accessing the customisation import and export utility

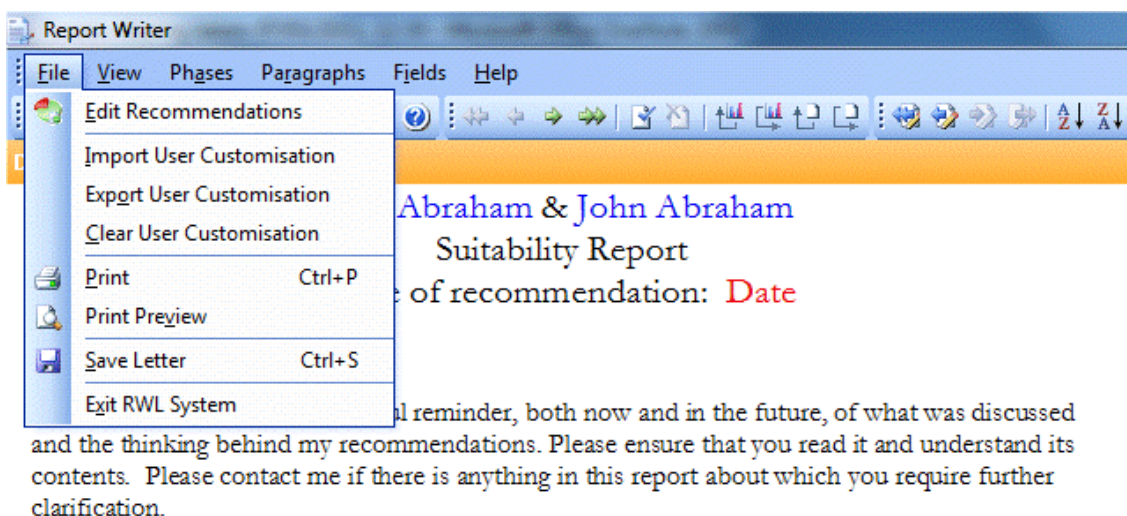
To be able to export, import or clear existing customised paragraphs, styles and fonts, you will need to enter the administrator mode of e-Suitability. An explanation of how to do this is given in section 15.1 of this guide.

17.2 Backing up your customised content

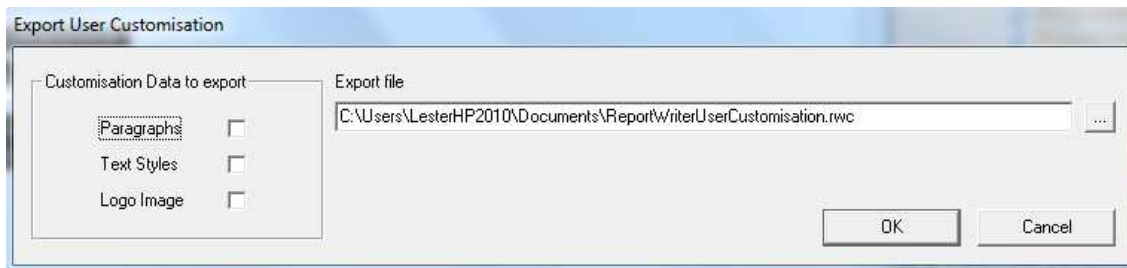
You will know you have correctly entered administrator mode by looking at the document map on the right hand side of the Report Writer window. You will be in administrator mode if the background colour of the document map is orange as shown below.



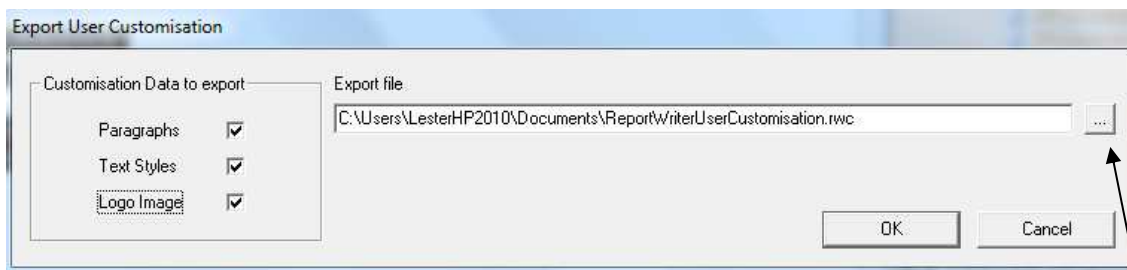
Now, from the drop down menu bar select “file” as shown below.



From the drop down menu, select “Export User Customisation” and a window similar to that shown below will appear.



Select the data you wish to backup by marking the check boxes, “Paragraphs”, “Text Styles” and “Logo Image” as necessary. In case of doubt check all 3 boxes as shown below.



The location where the backup file will be created is shown below the “Export File” caption. You may choose another location by clicking the button adjacent to the description of the file location and then selecting a different location.

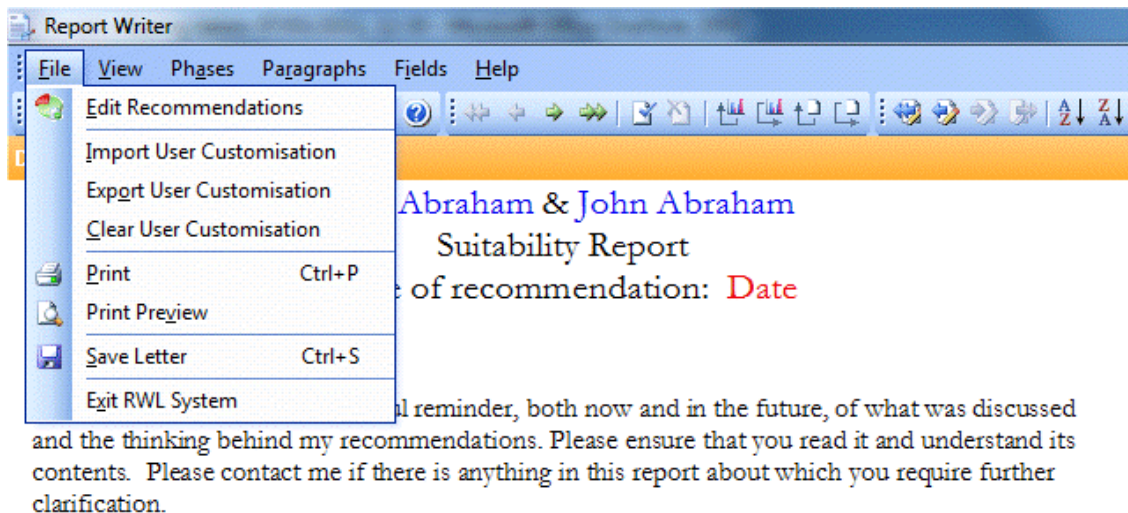
Now browse to the export location and you should see evidence of the creation of a backup file in a format similar to that shown below.

 ReportWriterUserCustomisation.rwc	07/01/2011 17:33	RWC File	674 KB
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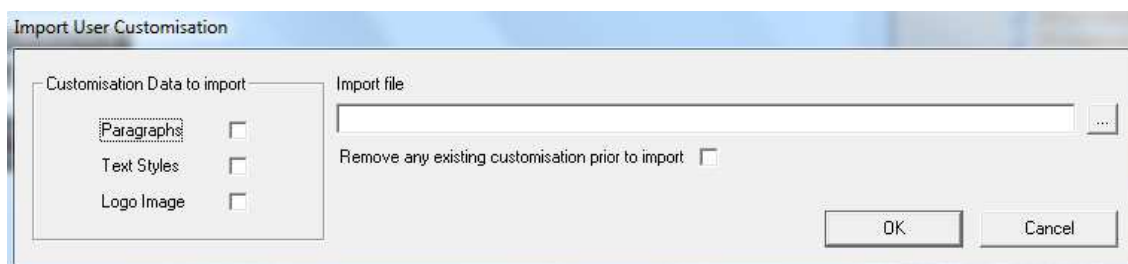
Make sure this file is copied to you favourite backup location.

17.3 Restoring your backed up user customisation data

From the drop down menu bar select “file” as shown below.



From the drop down menu, select “Import User Customisation” and a window similar to that shown below will appear.



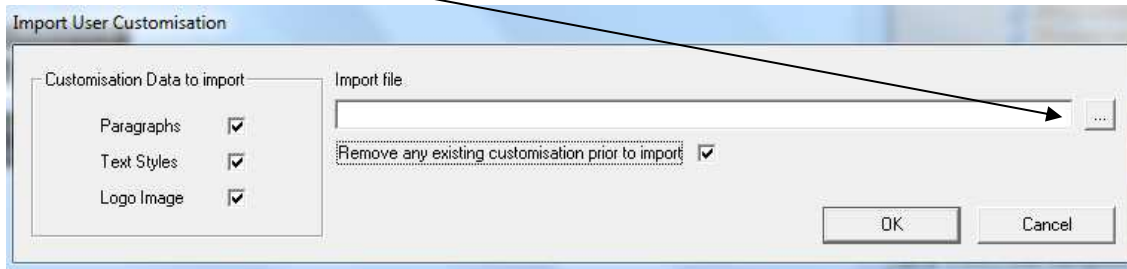
Select the data you wish to backup by marking the check boxes, “Paragraphs”, “Text Styles” and “Logo Image” as necessary. In case of doubt check all 3 boxes as shown below.

Decide whether to mark the checkbox, “Remove any existing customisation prior to import”.

If this checkbox is marked, any existing customisation will be deleted before the imported customisation is applied to your system.

If this checkbox is left unmarked, any existing customisation will be retained and merged with the imported customisation data.

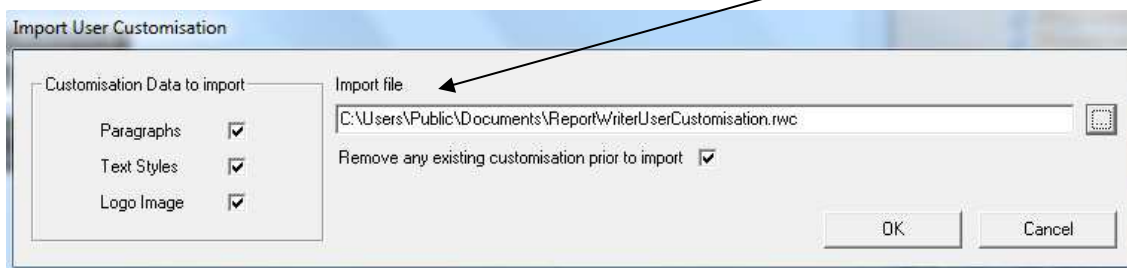
Now browse to the folder location of your backed up customisation data by clicking the button shown below.



Select the folder location and then the backup file as shown below.



Notice that the file details now appear in the “Import File” box.

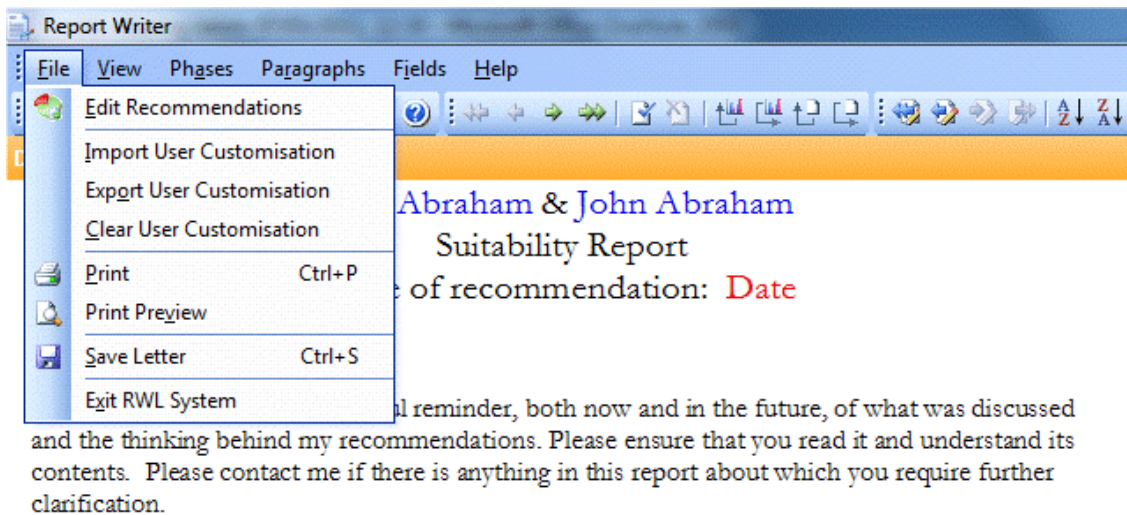


Click to “OK” button to complete the task. Your customised content has now been restored.

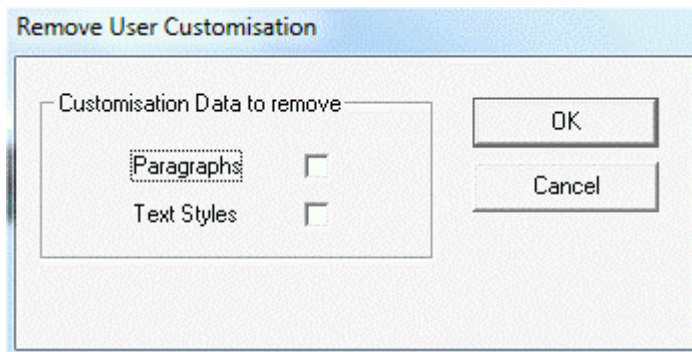
17.4 Clearing user customisation from your system

You may, at any time, delete your current user customisation content. This will be particularly helpful when you are in the early stages of developing your customised content when it may be easier to clear all the content than amend it item by item.

From the drop down menu bar select “file” as shown below.

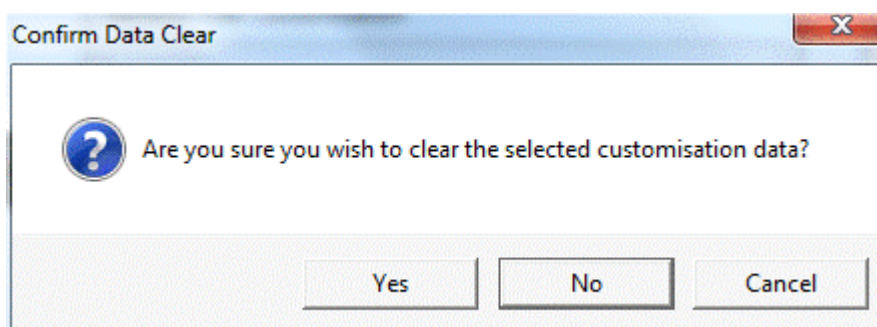


From the drop down menu, select “Clear User Customisation” and a window similar to that shown below will appear.



Select the data you wish to clear by marking the check boxes, “Paragraphs” and “Text Styles” as necessary.

Click to “OK” button followed by the “Yes” button to complete the task.



Your customised content has now been cleared.

17.5 Migrating user customisation from one user to another

If you and a number of other users want to benefit from the identically customised versions of e-Suitability, this may easily be achieved by exporting customisation from one system and then copying or emailing the customisation file to the other users requesting that they import the data to complete the exercise.

18 Advanced guidance to making changes to paragraph content

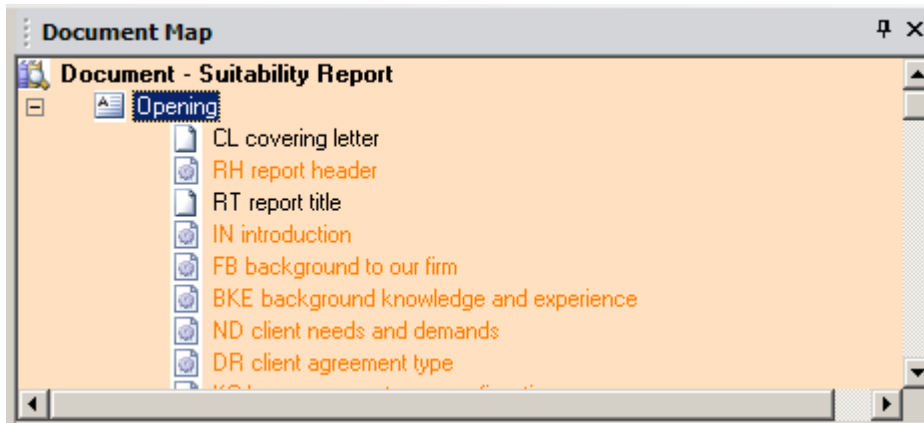
Making changes to paragraph content may be done to particularly good effect if you first recognise the power in this feature of e-Suitability.

In this section, a number of examples of particularly useful applications of user configurable content are illustrated which each have a high chance of being useful to individual firms or companies.

18.1 Including your company logo in a covering page of the suitability report

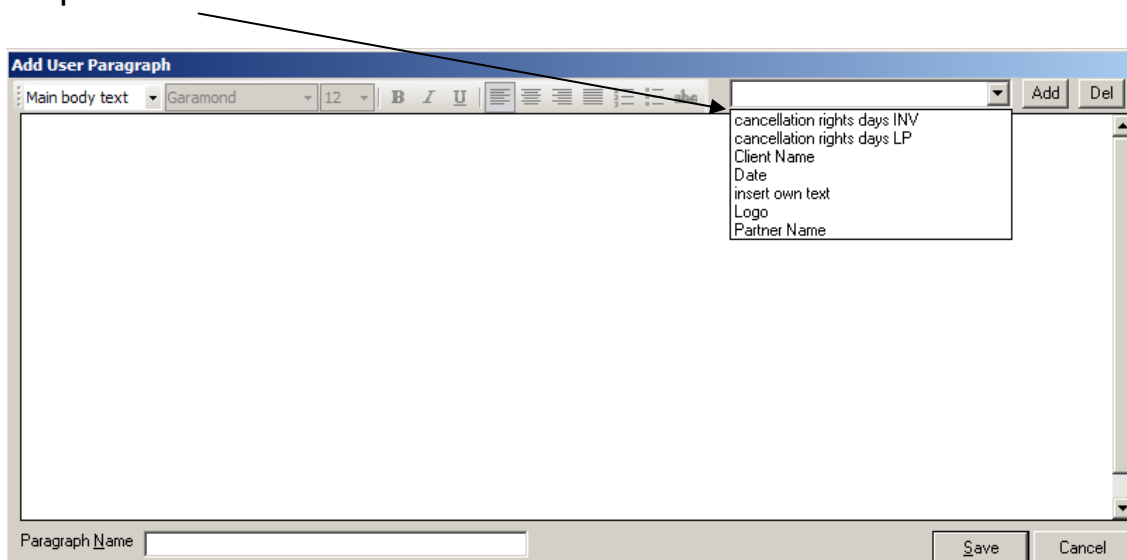
Personalising e-Suitability reports may be extended to include your company logo in a cover page to your report.

Having entered administrator mode, notice that one of the opening paragraph placements is labelled “RH report header”. This paragraph placement is open to user access.



Select “RH report header” and begin adding a user paragraph in the manner described in section 14.2.2.

An advanced feature of the user paragraph window shown below is the field dropdown box as shown below.



Clicking the dropdown box will reveal a number of insertable fields.